



To,

ICICI Lombard General Insurance Co. Ltd,
206-219 Sohrab Hall, Opp to Pune Railway Station,
Pune 411001

Kind Attn: Mr. K. K. Chaithanya, Manager Customer Service

Our Ref No.: 15091/ICICI/19-20

Claim No. FIR004902660

Date: 21st October 2019

Policy no: 1001/163921118/00

IMMEDIATE LOSS ADVICE

DATE OF LOSS	: 26 th September 2019
DATE AND TIME OF INSTRUCTION FROM INSURER	: 11 th October 2019
TIME & DATE OF VISIT	: 12 th October 2019
PERSON CONTACTED	Mr. Chavan 9923139941
NAME OF INSURED	: Power care system
ADDRESS OF THE INSURED	234, Parvati Bramha Chaitan Ashram Sai Darshan
/LOCATION OF LOSS, WITH PIN CODE	Society Shop No Pune 411009
NAME OF POLICY	: Standard Fire and Special Perils Insurance policy
POLICY NO	: 1001/163921118/00
COVERAGE	: Finished Goods
AFFECTED ITEM	: Cameras and lenses
SUPPOSED CAUSE	: Due to Flood/Inundation

NATURE AND EXTENT OF DAMAGE :

Insured is in the business of repairing cameras. We visited the premises on 12th October 2019. It was informed to us that due to heavy rains poured in Pune from 25th September 2019 to early morning of 26th September 2019, Insured's shop was flooded. The water level was around 3 ft. The cameras which were kept as standby to give to customer as a temporary replacement in case of emergency, were got damaged in the reported flood. At the time of our survey, cleaning of premises was already done. Insured have us shown six cameras and six lens. Mud water marks were visible on them.

POLICY LIABILITY

: As per policy held by Insured, stock of spare parts of camera and repaired camera are only covered under the policy.

In the mentioned claim affected items, are, the cameras and lenses, which were kept as standby to give to customer as a temporary replacement in case of emergency. **Insurers may please confirm the coverage.**

POLICY COVERAGE, SCOPE (COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION)

: STFI and allied perils are covered. Hence, the operated peril is covered under the policy.

INSURED'S ESTIMATE OF LOSS

: **Rs. 2,50,500.00**

PRESENTLY ESTIMATED LOSS RESERVE

: **Rs. 1 lac-Subject to confirmation of coverage from Insurers.**

BASIS OF RESERVE

: Reserves are based on our inspection.

ISSUES

: There is delay in intimating the loss from Insured. Insured have informed in written that intimation was delayed due to non-awareness of stock Policy.

LINE OF ACTION

: We have provide the list of requirements to Insured.

**DOES LOSS NEED FURTHER
DISCUSSIONS WITH INSURERS?**

: Will get back to you if need be



K. R. BIYANI
KAMAL BIYANI ASSOCIATES
License No. SLA 34365 valid till 27.11.2019