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To,

ICICI Lombard General Insurance Co.Ltd;
Prabhadevi, Mumbai

Kind Attn: Pratik Trivedi

Our Ref No.: 14570/ICICI/19-20

Date: May 08, 2019

PRELIMINARY REPORT

DATE OF LOSS : 3rd May 2019 – as informed

DATE OF INSTRUCTION FROM INSURED : 7th May 2019 – through email by Mr. Pratik Trivedi

TIME & DATE OF VISIT : 7th May 2019

LOCATION OF LOSS, WITH PIN CODE : Pavana Industrial Complex, Wing A, Gala no A-21 T -204, MIDC Bhosari, Pune 411026.

PERSON CONTACTED & CONTACT DETAILS : Mr. Hamid Khan Mob No 9730081528
Mr. Shenu Pillai Mob No 9822448346

NAME OF POLICY : Standard Fire And Special Perils Insurance.

POLICY NO. : 1001/146502889/01/000

CLAIM NO. : FIR001083295

NAME & ADDRESS OF THE INSURED : M/s. Pro Arc Welding & Cutting Systems Pvt Ltd., Pavana Industrial Complex, Wing A, Gala no A-21 T -204, MIDC Bhosari, Pune 411026

AFFECTED ITEM : Building

ABOUT THE INSURED

The insured M/s. Pro Arc Welding & Cutting Systems Pvt Ltd. is a partnership firm since 1997. and Mr. Purushottam Peshwani, Mr. Kamlesh Thakur and Mr. Ajit Nair are three partners looking after various activities involved therein. The insured is the manufacturer of "Profile Cutting machines". Due to business expansion insured shifted his plant to Chimbali village and insured property was rented out on lease.

The Insured property is a small scale entrepreneur's industrial complex located in MIDC Bhosari. The Building is G+1 RCC structure with common road and parking area. About 234 different sizes Galas build in the year of 1996. Various engineering and commercial manufacturing entities are engaged in their jobs. Insured's having two Galas at ground floor in the said complex A-21 and A-23 each measuring 30' x 40' about 1200 Sq. Feet. The height of the Galas were about sixteen feet. Two entrances kept for each gala on ground floor for the material incoming and outgoing movement.

NATURE AND EXTENT OF DAMAGE

During our visit on 7th May 2019 Mr. Hamid Khan (Accountant) of insured and Mr. Shenu Pillai (Tenant in the Insured's Property) conducted us around and narrated the incident. It was reported there was fire at your premises. The probable cause of fire was due to electrical short circuit in main incoming cable (from feeder to gala). The cable tray of incoming supply was lying on the entrance side on East. The details of the damages were as under...

- **Loss to insured Property (Building)**

- MS fabricated mezzanine floor about 1150 Sq feet collapsed and partially burnt at its entrance.
- The plywood flooring burnt and heat affected. As informed the wooden cabin 15' x 12' made of plywood completely burnt. The staircase found heat affected.
- The MS channels and angles structure of mezzanine floor was found bent and heat affected. The vertical supports displaced and uprooted from the base plate.
- The wooden enclosures on the column completely burnt and collapsed. The aluminum partition on ground floor towards west side found melted and bent.
- The epoxy coat flooring affected due to excess heat and fire flames. Soot deposition found at various places inside the gala and in common corridor and painting affected.
- The external building walls found with soot deposition. The WC exhaust pvc pipe line observed burnt and heat affected.
- Two rolling shutters were bent and heat affected.

- **Loss to Tenant Property**

- The printing machines, computers, Tables and chairs, cupboards damaged in the fire. The main electrical meter board with electrical accessories completely burnt. Cables were burnt and inner conductors exposed. Switch board tube lights, internal

wiring burnt and damaged. Stepdown transformer, Control panels for the machines were damaged and burnt. AC out door unit 5.5 ton capacity found heat affected and inside ducting collapsed on the mezzanine floor.

- Stock of paper, finished goods and raw material were found burnt and in wet condition.

It was noted that the policy has coverage of building only. Thus, the assessment under this policy would be restricted to building only.

Insured were requested to provide relevant documents/information. Insured have also advised to confirm us the schedule for inspection of gala after removal of debris from the affected premises.

POLICY COVERAGE, SCOPE : Yes

**(COVERAGE FOR PROPERTY AND
MAIN PERIL OPERATION)**

RELEVANT POLICY CONDITIONS, :

- Agreed Bank Clause
- Designation of Property Clause
- Reinstatement Value Policies

WARRANTIES

HYP: ICICI Bank Ltd; Shivaji Nagar.

LOSS INDEMNIFIABLE UNDER POLICY : Yes.

**TERMS? (REVIEW OF APPLICABLE
POLICY TERMS AND COMMENT)**

SUPPOSED CAUSE : Due to reported Fire

RESERVE : Rs. 8,00,000/-

BASIS OF RESERVE : Based on our inspection.

DOES LOSS NEEDS FURTHER : We will get back to you if needed

DISCUSSION WITH INSURER

SPECIAL REAMRKS :

During our survey we understand that M/s Krishna Printers (Tenant) have taken the insured premises on lease/rent from November 2016 and paying the rent about Rs. 42000/month. The tenant having different policy for Machinery, Furniture, fixtures and fittings etc with Choramandalm GICL. It was also verbally informed that before rent out of the property (to Krishna Printers), the mezzanine floor with cabin work were completed by the Insured.

PRESENT STATUS : Insured were requested to furnish the requisite documents/information & submit the

quotations for the repairs for mezzanine floor,
Epoxy Flooring, painting work, Rolling shutters
etc.

SAMPLE PHOTOGRAPHS

: Enclosed below

(Subject to confirmation in our further report)



K. R. BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019





