



**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.:** 14785/ICICI/19-20

**Date:** 9<sup>th</sup> August 2019

**Claim No.** FIR001758109

### IMMEDIATE LOSS ADVICE

<b>DATE OF LOSS</b>	: 5 <sup>th</sup> August 2019
<b>DATE AND TIME OF INSTRUCTION FROM INSURER</b>	: 6 <sup>th</sup> August 2019
<b>TIME &amp; DATE OF VISIT</b>	: 6 <sup>th</sup> & 7 <sup>th</sup> August 2019
<b>PERSON CONTACTED</b>	: Mr. Shantanu Sonawane Mobile No. 90499933666
<b>NAME OF INSURED</b>	: <b><u>M/s. Siddhi Traders</u></b>
<b>ADDRESS OF THE INSURED /LOCATION OF LOSS, WITH PIN CODE</b>	: Gat No 91/4, 392 Salunke Bhavan Opp Atlas Capco Company Behind Aai Mataji Mandir Old Pune, Mumbai Highway Phugewadi Dapodi , Pune 411012
<b>NAME OF POLICY</b>	: Standard Fire and Special Perils Insurance policy
<b>POLICY NO</b>	: 1001/168559613/00/000 <b>Endo</b> 1001/168559613/00/001 <b>Endo</b> 1001/168559613/00/002
<b>COVERAGE</b>	: FFF, Plant & Machinery, Stocks in process
<b>AFFECTED ITEM</b>	: Stocks

**SUPPOSED CAUSE** : Due to Flood/Inundation

**NATURE AND EXTENT OF DAMAGE** :

The premise of the insured was thoroughly inspected & damages were observed to stock. The water level was around 3 ft. The cardboard boxes were found wet. The stock consisted of adhesive tape, polish paper, etc were found affected. Detailed segregation is yet to be carried out. The wooden racks, were also affected. Insured were advised following line of action.....

**Line of action**

- To clean the premises & prepare the list of affected material
- To segregate the material in three category such as "OK" "Cleanable/repairable" "fully Damaged"
- To keep the damaged material in demarcated place for further inspection

**POLICY LIABILITY** : Yes, loss is covered under the policy.

**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.

- Warranty that the claims exp is nil for last 3 years.

**INSURED'S ESTIMATE OF LOSS** : **Rs. 1,09,50,000/-**

**PRESENTLY ESTIMATED LOSS RESERVE** : **Rs. 20,00,000/-**

**BASIS OF RESERVE** : Reserves are based on our inspection.

**ISSUES** : None

**LINE OF ACTION** : We have sent insured the list of requirements.

**DOES LOSS NEED FURTHER** : Will get back to you if need be

**DISCUSSIONS WITH INSURERS?**



**K. R. BIYANI**

**KAMAL BIYANI ASSOCIATES**

License No. SLA 34365 valid till 27.11.2019