



To,  
ICICI Lombard General Insurance Co Ltd.  
2nd Floor, ICICI Lombard House, 414,  
P Balu Marg, Prabhadevi, Mumbai- 400025

Kind Attn: Ms. Puneetha Poojari  
Mobile No. - 8879117393  
Date: 30<sup>th</sup> January 2019

Our Ref No.: 14344/ICICI/18-19  
Claim no: FIR000568826

**IMMEDIATE LOSS ADVICE**

<b>DATE OF LOSS</b>	: 24 <sup>th</sup> January 2019
<b>DATE AND TIME OF INSTRUCTION FROM INSURER</b>	: 25 <sup>th</sup> January 2019
<b>DATE OF INSTRUCTION FROM INSURED</b>	: 24 <sup>th</sup> January 2019
<b>SOURCE OF INSTRUCTION</b>	: Email from Ms. Puneetha Poojari on 25 <sup>th</sup> Jan 2019
<b>TIME &amp; DATE OF VISIT</b>	: 27 <sup>th</sup> January 2019
<b>REASON FOR DELAY, IF SURVEY DEFERRED</b>	: None
<b>LOCATION OF LOSS, WITH PIN CODE</b>	: M/s. Aparklene Fabrics, H No 656, gala no 3 and 4, Narayan Gharat Compound, Near Katai Water Tank, Katai Village, Bhiwandi 421302
<b>PERSON CONTACTED</b>	: Mr. Ashok Baldiya Contact No : - 9890769918
<b>POLICY NAME</b>	: Standard Fire & Special Perils Policy
<b>POLICY NO</b>	: 1001/160751643/00/000
<b>NAME &amp; ADDRESS OF INSURED</b>	: M/s. Aparklene Fabrics, H No 656, gala No. 3 and 4, Narayan Gharat Compound, Near Katai Water tank, Katai Village, Bhiwandi 421302 Bhiwandi, Maharashtra - 421302- India
<b>AFFECTED ITEM</b>	: Stock & Building
<b>SUPPOSED CAUSE (AS PER INSURED)</b>	: Fire due to short circuit
<b>SUPPOSED CAUSE (AS PER Adjuster)</b>	: Exact cause of fire is not known and is under investigation but probably cause of fire may due to <b>electrical short circuit</b> .
<b>POLICY COVERAGE, SCOPE (COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION)</b>	: Policy has coverage of stock only.
<b>RELEVANT POLICY CONDITIONS, WARRANTIES</b>	: <b>Clauses</b> <ul style="list-style-type: none"><li>• Designation of property clause</li><li>• Floater clause</li><li>• Earthquake</li><li>• Terrorism exclusion clause etc.</li></ul> <b>Conditions</b>

- Basement Risk is excluded from the scope of cover
- Warranted the building is of RCC construction (Post year 2001)

**LOSS INDEMNIFIABLE UNDER** : Yes

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

**NATURE AND EXTENT OF DAMAGE :**

The premises were inspected thoroughly. The insured is engaged in the business of Grey fabric manufacturing since 1998. The affected premises utilized for the storage of yarn and finished goods product. During our visit Mr. Ashok J. Baldia & Mr. Damodar (employee) conducted us & narrated the incident. It was informed that on 24<sup>th</sup> January 2019 @ around 3.00 p.m. a tempo driver noticed the fire inside the gala no 4 and people were also gathered. Mr. Pramod (neighbor) of the Insured informed the incident to Mr. Ashok Baldia over Phone @ around 3.30 p.m. Insured rushed to the premises along with the municipal fire brigade team. The fire was doused at around 5 p.m. with the help one water tanker.

The premise consisted of two different units Gala No 3 & Gala No 4 out of which, Gala no 4 was partially affected due to fire. Both units/galas are interconnected & belongs to the insured. The fire originated at mezzanine floor of Gala No 4 and it was burnt/affected. The Gala No 3 did not affect & was sound.

No records were made available at above process house.

The stock & building were affected in the said accidental fire. The details are as under...

**► Building:**

The soot was deposited all over at Gala No 4. The wall /flooring were badly affected. The painting of the wall pilled off. Electrical wiring, cables were completely burnt Cement sheets were found broken. The MS roof perlins were found heat affected and bent. The wooden flooring planks at mezzanine were burnt and heat affected.

**► Stock:**

As informed stock such as various raw yarns (comb) Polyester viscos, polyester cotton after doubling in loose and packed form in cardboard boxes were completely burnt. Exact quantity could not be ascertained. It was reported that the stock was maintained in soft copy at insured premises but due to theft, which occurred few months back at the insured premises, no data was made available to us during our visit. On our enquiry regarding theft FIR, it was informed that same was not done for the stolen computer. The stock (Grey fabric) was kept at ground floor in a separate store and yarn at mezzanine floor at Gala No 4. The raw yarn was completely gutted in the fire. The burnt remains were available at the premises. There was also limitation to inspect the damaged yarn thoroughly because of the wooden flooring was gutted in the fire.

It was verbally informed by the insured about 4000 kgs of yarn was stored at the mezzanine floor.

**The insured have covered building, Plant & machinery in separate policy (1001/160751658/00/000). Hence, the damages Building & P/M would be considering in respective policy. The subject policy covers stock only.**

Insured were advised following line of action...

- Do not disturb the site or dispose of the damaged items until our approval
- To hold the work of cleaning and other activity of removal of debris from the premises until our approval
- To provide relevant documents /information.

**POLICY LIABILITY** : Yes

**ISSUES**

- The policy is having warranty that the building is of RCC construction (Post year 2001). It was verbally informed that the building was constructed in the year 1998. We are yet to receive supporting documents for the building
- Damaged quantity could not be ascertained as the registers were not available during our visit.

**EXPECTED SALVAGE** : Gutted debris would realize notional scrap value.

**INSURED'S ESTIMATE OF LOSS** : Rs. 5,00,000/-

**PRESENTLY ESTIMATED LOSS** : Rs. 4,00,000/-

**RESERVE**

**BASIS OF RESERVE** : Based on our inspection and discussions held with the insured. These are subject to change as per final inspection. Reserves will be updated once we receive final damaged item list.

**DOES LOSS NEED FURTHER** : Yes we would be call you if need be

**DISCUSSIONS WITH INSURERS?**

**PHOTOGRAPHS** : Enclosed below....



**K. R. BIYANI**

**KAMAL BIYANI ASSOCIATES**

License No. SLA 34365 valid till 27.11.2019

	
Gala No 4	Gala No 3
	
	
Safe stock	Damaged stock
	
Safe stock	Safe stock