



**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.:** 15046/ICICI/19-20

**Claim No.** FIR004205120

**Date:** 16<sup>th</sup> November 2019

**Policy no:** 1001/135200312/02/000

### IMMEDIATE LOSS ADVICE

<b>DATE OF LOSS</b>	: 26 <sup>th</sup> September 2019
<b>DATE AND TIME OF INSTRUCTION FROM INSURER</b>	: 26 <sup>th</sup> September 2019
<b>TIME &amp; DATE OF VISIT</b>	: 26 <sup>th</sup> September 2019
<b>PERSON CONTACTED</b>	Mr. Vijay Warle 9923510169
<b>NAME OF INSURED</b>	: <b>Relax Pure Veg</b>
<b>ADDRESS OF THE INSURED /LOCATION OF LOSS, WITH PIN CODE</b>	84/2 Darpan Sarang Soc Sahakar Nagar No 2 Pune 411009.
<b>NAME OF POLICY</b>	: Standard Fire and Special Perils Insurance policy
<b>POLICY NO</b>	: 1001/163921118/00
<b>COVERAGE</b>	: 1 Building (Without Plinth & Foundation) Rs. 4,000,000.00 2 Furniture, Fixtures and Fittings Rs. 2,300,000.00

	3 Electrical Fittings Rs. 1,200,000.00
	4 Finished Goods Rs. 100,000.00
<b>AFFECTED ITEM</b>	: Defreeze, Invertor and battery, Grinding machines, Compound wall Furniture etc.
<b>SUPPOSED CAUSE</b>	: Due to Flood/Inundation
<b>NATURE AND EXTENT OF DAMAGE</b>	:

Insured is in the business of catering services and hotel industry (Pure veg. snacks). We visited the premises on 27<sup>th</sup> September 2019. It was informed to us that due to heavy rains poured in Pune from 25<sup>th</sup> September 2019 to early morning of 26<sup>th</sup> September 2019, Insured's shop was flooded. The water level was around 4 ft. At the time of our survey, cleaning of premises was in progress. The hotel was shut down as electric supply was not resored. Insured representative Mr. Vijay Warle shown us the damaged items and equipments. The damaged items were jointly noted. We advised insured to submit us the estimate of repairs for the damaged and water affected items and confirm us the same in due course.

<b>POLICY COVERAGE, SCOPE (COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION)</b>	: STFI and allied perils are covered. Hence, the operated peril is covered under the policy.
<b>INSURED'S ESTIMATE OF LOSS</b>	: <b>Rs. 400000/- As per the claim intimation</b>
<b>PRESENTLY ESTIMATED LOSS RESERVE</b>	: <b>Rs. 80000/-</b>
<b>BASIS OF RESERVE</b>	: Reserves are based on our inspection.
<b>ISSUES</b>	: No
<b>LINE OF ACTION</b>	: We have provided the list of requirements to Insured and arrange to submit the repairs estimates.
<b>DOES LOSS NEED FURTHER DISCUSSIONS WITH INSURERS?</b>	: Will get back to you if need be

*Kamal Biyani*



**K. R. BIYANI**

**KAMAL BIYANI ASSOCIATES**

License No. SLA 34365 valid till 27.11.2019





















