



ADDENDUM REPORT

<u>Our Ref No.:</u>	<u>Insurers Ref</u>
13154/ICICI/17-18	Insured Name: M/s Dia Chemie
	Policy No.: 1001/121774457/00/000
Survey Report Date: April 13, 2018	Claim No. - GEN000226285
	Date of loss: 14.07.2017
Addendum report: April 27, 2020	Date of survey: 17.07.2017

ADDENDUM REPORT

ADDENDUM REPORT IN RESPECT OF CLAIM PREFERRED BY

M/s Dia- Chemie , Dadaji Dhakji Bldg, 2nd floor, 56/58, Garib Das Street,
Vadgadi Mandvi HO, Mumbai - 400003

Further to our survey report of even number 13154/ICICI/17-18 and dated April 13, 2018, we are issuing clarification on following points...

- 1.1 Post our submission of the survey report, Investigator addendum report was provided to us. As per the report, fire affected godowns are not covered under the Policy. **Hence claim lodged by the Insured is not admissible.**
- 1.2 In our earlier main report, it was mentioned in 'Admissibility' section that as per preliminary findings of the investigation report, there was mismatch in the godown gala numbers. As per the series wise counting, the affected godowns were in E9, E10, E11 whereas the policy has mentioned as D2 & 17, 18, 19, 20, 21. The final report of the investigator is awaited at the time of issuing our report. However, the date of loss, the cause of loss as

reported, falls within the purview of the policy. The admissibility could be decided after the receipt of the investigation report.

- 1.3 Now, investigator visited the premises again on 14th February 2020 and have opined that fire affected godowns and policy covered godowns are different. Investigators have concluded that godowns covered under Policy were not affected in the said fire incidence. Conclusion mentioned in investigation addendum report is as follows:

QUOTE

In summary, our provided conclusion (refer fire forensic investigation report dated : 23-11-2017) as "Insured mentioned burnt godowns/ policy covered godown numbers D2-18,D2-19, D2-20 found intact at other place in the same complex." remained same and the same now confirmed as today also the "said burnt godowns were renamed as D4-8,D-4-9 & D4-10." Hence the policy covered godowns were not affected in said incidence of fire (date of fire:13.07.2017).

UNQUOTE

Investigation addendum report is enclosed with this report.

All other contents of our earlier report remain unaltered.

This report should be read in conjunction with our earlier survey report of even number.



KAMAL BIYANI

License No. : SLA 34365 valid till 27.11.2022