



## **FINAL SURVEY REPORT**

**Surveyor Ref:**

**No:** 15064/ICICI/19-20

**Claim No.:** FIR004212589

**Report Date:** 19<sup>th</sup> October 2019

**STRICTLY CONFIDENTIAL & PRIVILEGED FOR THE USE OF  
INSURERS AND THEIR LEGAL ADVISORS ONLY**

### **1.0 POLICY PARTICULARS**

- |      |                          |  |
|------|--------------------------|--|
| 1.1  | Insured                  | : M/s. Power Care Systems<br>234, Parvati Bramhacaitanya Ashram<br>Sai Darshan Society, Shop No E Pune<br>411009, Maharashtra. |
| 1.2  | Insurers                 | : ICICI Lombard GIC LTD, 206-219 Sohrab<br>Hall, Opposite to Pune Railway Station,<br>Pune 411001                              |
| 1.3  | Type of Policy           | : Standard Fire And Special Perils Policy  |
| 1.4  | Policy No.               | : 1001/163961254/00/000  |
| 1.5  | Period of Insurance      | : 28.01.2019 to 27.01.2020   |
| 1.6  | Occupancy                | : Office premises, Meeting Rooms<br>Authorised Cannon (Digital Camera)<br>Service centre.                                      |
| 1.7  | Total Sum Insured        | : Rs. 10,00,000.00   |
| 1.8  | Item Affected            | : Plant and Machinery  |
| 1.9  | Sum insured for affected | : Stock Rs. 10,00,000.00   |
| 1.10 | Excess                   | : 5% of claim amount subject to minimum<br>of Rs.10000.00  |

- |      |                          |   |  |
|------|--------------------------|---|--|
| 1.11 | Clauses                  | : | Agreed Bank Clause<br>Designation of Property Clause<br>Reinstatement Value Policies |
| 1.12 | Financial Institute Name | : | Shree Sharada Sahakari Bank Ltd,<br>Bibvewadi.                                       |

## 2.0 INCIDENT

- 2.1 Heavy rains poured in Pune from 25<sup>th</sup> September 20019 to early morning of 26<sup>th</sup> September 2019. Due to this flood situation occurred at many places in pune city and surrounding area. The incidence is well reported in TV and print media all over the countries. Due to this, water logged at insured's named location.

### 3.0 OBSERVATIONS

- Place of survey : M/s. Power care Systems  
234, Parvati Bramhacaitanya Ashram  
Sai Darshan Society, Shop No E Pune  
411009, Maharashtra.
- Date of Survey : 28<sup>th</sup> September 2019
- Period of inundation : From 25<sup>th</sup> September 2019 to 26<sup>th</sup>  
September 2019
- Cause of Loss : Flood/Inundation
- Water level : 3.5 feet

#### 4.0 Nature & Extent of Damages

- Plant and Machinery : The premises were inspected thoroughly. After detailed inspection at the site, it was observed that the premises were flooded. However, prior to our visit the premises

were cleaned and the affected machine RSM3200 (Lens adjuster machine laser operated for SLR camera) was already cleaned and serviced. Insured confirmed us the machine was operational and found in working condition after servicing and cleaning. The withdrawal letter dated 29<sup>th</sup> September 2019 is submitted by the insured. Hence we are closing our file as **NO CLAIM**.

## 5.0 **ADMISSIBILITY**

➤ <b>Policy Period</b>	Covered
➤ <b>Date of loss</b>	Covered
➤ <b>Loss location</b>	Covered
➤ <b>Peril operated</b>	Covered

5.1 The date of loss falls within the policy period. The peril operated is also covered under the Policy issued to and held by the Insured. Hence, the claim is admissible under the policy. However, as elaborate in our earlier para, there was no loss to affected machinery. Insured confirmed us his wish to withdraw the claim as machine was operational after loss. Accordingly, we are closing our file as **NO CLAIM**.

6.0 This report is issued without prejudice & subject to the terms, conditions and warranties to the policy issued to & held by the insured.

## 7.0 **DECLARATION**

- We hereby declare that the photographs of the affected property as detailed in our report were snapped by us by our Digital Camera and uploaded on our Office Computer. These were got printed in-house and are not manipulated.
- We hereby declare that we have no interest in the subject matter in question and reported as above. We are neither related to the Insured nor the business either by blood, business or share-holding of whatsoever nature.



**K R BIYANI**

**KAMAL BIYANI ASSOCIATES**

License No. SLA 34365 valid till 27.11.2019

**Encl:**

- Withdrawal Letter
- Photographs,
- Our Fee Bill