



**To,**  
ICICI Lombard General Insurance Co. Ltd.,  
Mumbai

**Kind Attn:** K K Chaithanya  
Manager Customer Service  
ICICI Lombard GIC LTD, 206-219 Sohrab Hall, Opp to Pune Railway Station,  
Pune 411001

**Our Ref No.:** 15073/ICICI/19-20

**Date:** 21<sup>th</sup> October 2019

**Claim No.** FIR004202097

### IMMEDIATE LOSS ADVICE

<b>DATE OF LOSS</b>	: 25 <sup>th</sup> September 2019-as informed
<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. Ganesh Chordiya Mobile No. 9373737999
<b>NAME OF INSURED</b>	: SHAGUN CORPORATION
<b>ADDRESS OF THE INSURED /LOCATION OF LOSS, WITH PIN CODE</b>	Prop. Ganesh Almchand Charodiya, 133 Market Yard ,Gultekadi,Pune, Pune, Maharashtra Pin- 411037
<b>NAME OF POLICY</b>	: Standard Fire and Special Perils Insurance policy
<b>POLICY NO</b>	: 1001/83232409/05/000 Policy period: 29.09.2018 to 28/09/2019
<b>AFFECTED ITEM</b>	: Stocks Stocks of food grains and Groundnut
<b>SUPPOSED CAUSE</b>	: Due to Flood/Inundation
<b>Level of Inundation</b>	: Around 1 ft

## **NATURE AND EXTENT OF DAMAGE :**

We carried out the survey on 26<sup>th</sup> September 2019, after the water level in the insured premises had receded. The insured is the wholesale retailer of food grains and Groundnut. It was informed that due to heavy rainfall on 25<sup>th</sup> September 2019, insured property was flooded. The surrounding premises was also flooded due to continuous heavy rain. The flooded water entered in to the insured's shop.

During inspection of the site the water inundation level was measured at various places. The water level inside the premises was around 1 ft. Stock was observed affected with the water.

## **POLICY LIABILITY**

: Policy held by insured warranted that the stocks should be kept 1 feet above the ground level.

**Whereas the stock of Insured was kept on the floor. Insurers are requested to take note of the same.**

## **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

## **INSURED'S ESTIMATE OF LOSS**

: **Rs 9,26,860.00 /-**

## **PRESENTLY ESTIMATED LOSS RESERVE**

: **Rs. 9 lacs**

## **BASIS OF RESERVE**

: Reserves are based on our inspection and information provided by the insured.

## **ISSUES**

: None

## **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

