



**Kamal Biyani**  
**A S S O C I A T E S**  
ENGINEERS SURVEYORS VALUERS

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To,  
ICICI Lombard General Insurance Co. Ltd.  
Mumbai

**Date:** June 19, 2019

**Surveyor Ref No.:** 14662/ICICI/19-20

**Claim No:** - FIR001266783

### IMMEDIATE LOSS ADVICE

<b>DATE OF LOSS</b>	: 9 <sup>th</sup> June 2019 -As informed
<b>DATE AND TIME OF INSTRUCTION FROM INSURER</b>	: 11 <sup>th</sup> June 2019
<b>DATE OF INSTRUCTION FROM INSURED</b>	: 11 <sup>th</sup> June 2019
<b>SOURCE OF INSTRUCTION</b>	: Mail dated 11 <sup>th</sup> June 2019 from Mr. Krishna Kota
<b>TIME &amp; DATE OF VISIT</b>	: 12 <sup>th</sup> June 2019 @ 3.00 p. m.
<b>REASON FOR DELAY, IF SURVEY DEFERRED</b>	: None
<b>LOCATION OF LOSS, WITH PIN CODE</b>	: <b>Location as per policy</b> : Gat No. 1258 1259, Sanaswadi, Pune Nagar, Road, Tal Shirur, Sanaswadi, Pune, Maharashtra, 412208 Pune, Maharashtra Pin 412208 <b>Location as per survey:</b> Plant No-2, Gat No. 1231/1, Sanaswadi Pune Nagar Road, Tal - Shirur, Sanaswadi, Pune, Maharashtra, 412208
<b>PERSON CONTACTED</b>	: Mr. Shrikant Mirajkar
<b>CONTACT DETAILS</b>	: Mobile No: - 9689002409
<b>NAME OF POLICY</b>	: Industrial All Risk Policy
<b>POLICY NO</b>	: 1003/170563773/00/000
<b>CLAIM NO</b>	: FIR001266783
<b>NAME OF INSURED</b>	: DURO SHOX PVT LTD
<b>ADDRESS OF INSURED WORKS</b>	: Gat No. 1258 ,1259, Sanaswadi, Pune Nagar, Road, Tal Shirur, Sanaswadi,

**AFFECTED ITEM**

Pune, Maharashtra, 412208

Pune, Maharashtra Pin 412208

: Building -Compound wall and Rain Water Gutter Channel

**SUPPOSED CAUSE (AS PER INSURED)**

: Due to heavy rain – as informed

**SUPPOSED CAUSE (AS PER Adjuster)**

: As detailed in below para.

**POLICY COVERAGE, SCOPE**

**(COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION)**

:

- There are two plants of the insured. The loss location was Plant No-2, Gat No. 1231/1, Sanaswadi Pune Nagar Road, Tal - Shirur, Sanaswadi, Pune 412208.

However, policy is having address is Gat No. 1258 1259, Sanaswadi, Pune 412208.

- The compound wall on south side collapsed due to gradual increase in soil pressure. The Manufacturing section in welding shop, roof top rain water gutter found rusted/Cracked at many places and water entered inside the premises through the same.

**In both the scenario the cause of loss is excluded peril under the policy.**

**RELEVANT POLICY CONDITIONS, WARRANTIES**

:

- RIV clause
- Designation of property clause
- Agreed bank clause.

**LOSS INDEMNIFIABLE UNDER POLICY TERMS? (REVIEW OF APPLICABLE POLICY TERMS AND COMMENT)**

: No.

**NATURE AND EXTENT OF DAMAGE**

:

At the time of our inspection, we observed that 4" compound wall on South side completely collapsed approx. 175 feet in length. The land section was observed with soil filling on south side. No weep holes were observed in the brick masonry. The copier machine inside the store section was properly functional. The welding section (robot welding) was covered with temporary tarpaulin cover inside the building. All the machines and their panels were properly operational and production was in process. Two machines inside the tool room were cleaned and were functional as

confirmed by the operators. The underside of the GI sheet gutter section (2 mtr. wide and 45 feet mtr. in length) found rusty at various places. The rain water entered from the gutter through its rusty cut portion.

We have also examined the top side of the Gutter. The rusty and leaked portions were covered with water proofing bitumen sheets and preventive/repairs work was in progress.

**POLICY LIABILITY** : Yet to ascertain

**ISSUE** : **#1.** The loss location as per policy is Gat No Gate No. 1258 1259, Sanaswadi, whereas address as per our survey was Plant No-2, Gate No. 1231/1, Sanaswadi Pune. Thus loss location address do not match with policy.  
**#2.** The policy is having excess of Rs. 5 lakhs. The estimated loss, as per intimation, is around Rs. 2 lakhs. Hence, claim falls below the policy excess of Rs.5 lakhs.  
**#3.** The cause of loss as elaborated in our earlier para i.e gradual deterioration (soil Pressure & Rusting) are excluded perils. In view of the above, the claim is not tenable under the captioned policy.

**EXPECTED SALVAGE** : NA  
**INSURED'S ESTIMATE OF LOSS** : Rs. 2,00,000/-  
**PRESENTLY ESTIMATED LOSS RESERVE** : **NIL**  
**BASIS OF RESERVE** : As per our inspection and available documents.  
**DOES LOSS NEED FURTHER DISCUSSIONS WITH INSURERS?** : No.  
**PHOTOGRAPHS** : REFER ATTACHMENT



**K. R. BIYANI**

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019