



To,
ICICI Lombard GIC LTD, 206-219 Sohrab Hall,
Opp to Pune Railway Station, Pune 411001
Kind Attn: Mr. K K Chaithanya

Our Ref No.: 14873/ICICI/19-20

Date: 11th September 2019

Claim No. FIR002105317

IMMEDIATE LOSS ADVICE

DATE OF LOSS	: 4 th to 13 th August 2019
DATE AND TIME OF INSTRUCTION FROM INSURER	: 12 th August 2019
TIME & DATE OF VISIT	: 15 th August 2019
PERSON CONTACTED	: Mr. Tanaji Bhau Arate Mobile No. 9145797146
NAME OF INSURED	: Gauri Collection
ADDRESS OF THE INSURED /LOCATION OF LOSS, WITH PIN CODE	: Pop- Tanaji Bhau Aarate Ac 8264 And 8091 bharati Sahakari Bank Ltd, Bhilawadi Branch, Bhilawadi Sangli 416303, .. Sangli, Maharashtra Pin- 416303
NAME OF POLICY	: Risk Location : G M N O 1 9 1 5 / 1 Gat No 1 7 5 2 / 3 , Mainroad, Bhilawadi, Tal Palus Sangli, Maharashtra-416303,
POLICY NO	: Standard Fire & Special Peril Insurance Policy 1001/174360307/00/000 Sum Insured Rs. 25,00,000.00
AFFECTED ITEM	: Stock

SUPPOSED CAUSE : Due to Flood/Inundation

NATURE AND EXTENT OF DAMAGE :

We carried out the survey on 17th August 2019. The insured is dealing in the cloth. The shop was situated at main road. The shop was all most 8 ft above the road level. The water level was around 10 ft outside & 4 ft inside. Various cloths such as children ware, male and female dresses, school uniforms, imitation jewellery items, inner wears etc were found affected. The FFF and printer, laptop etc were also found affected. The inner painting of the building was also affected. The mud marks and water marks observed on the cloths.

Line of action

- To start the cleaning activity and as discussed by the insured the affected cloths were to be send for dry cleaning purpose to minimize the loss.
- To keep the damaged material in demarcated place after cleaning for further inspection
- Prepare the list of complete damaged goods and salvageable goods.
- Confir us the schedule for final inpection.

Insured was also advised to provide the requisite documents /information.

POLICY LIABILITY : Yes, loss is covered under the policy.

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 : No estimate is indicated

PRESENTLY ESTIMATED LOSS RESERVE : **Rs. 12,00,000/-**

BASIS OF RESERVE : Reserves are based on our inspection.

ISSUES : -

DOES LOSS NEED FURTHER : -

DISCUSSIONS WITH INSURERS?

Kamal Biyani



K. R. BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019

