



**To,**  
ICICI Lombard General Insurance Co. Ltd.  
ICICI Lombard House, 2nd Floor,  
414, P Balu Marg,  
Near Siddhi Vinayak Temple,  
Prabhadevi, Mumbai - 400025  
**Kind Attn:** Mr. Sujith. R. Nair, CSM

**Our Ref No.:** 14789/ICICI/19-20

**Date:** 10<sup>th</sup> August 2019

**Claim No.**

#### **IMMEDIATE LOSS ADVICE**

<b>DATE OF LOSS</b>	: 4 <sup>th</sup> August 2019
<b>DATE AND TIME OF INSTRUCTION FROM INSURER</b>	: 5 <sup>th</sup> August 2019
<b>TIME &amp; DATE OF VISIT</b>	: 8 <sup>th</sup> August 2019
<b>PERSON CONTACTED</b>	: Mr. Sachine Padhey Mobile No. -9320060040
<b>NAME OF INSURED</b>	: M/s. Kloud 9 International
<b>ADDRESS OF THE INSURED</b>	: 22, Manoj Industrial Premises, 40 A, G.D,
<b>/LOCATION OF LOSS, WITH PIN CODE</b>	: Ambedkar Marg, Wadala W, Maharashtra Mumbai 400031, Mumbai,
<b>Loss Location</b>	: Survey No 186 And 280 Hissa No 1 And 2/1 Pelhar Village N H No 8, Vasai Road Vasai East Thane Maharashtra 401208, , Thane, Maharashtra-401208
<b>NAME OF POLICY</b>	: Standard Fire & Special Perils Policy
<b>POLICY NO</b>	: 1001/172260781/00/000

**AFFECTED ITEM** : Stock and packing material,Machinery

**SUPPOSED CAUSE** : Due to Flood/Inundation

**LEVEL OF INNUNDATION** : Around 3 feet at out side of the shed and around 18 inches iside the shed in all four compartments.

**NATURE AND EXTENT OF DAMAGE** :

We carried out the survey on 8<sup>th</sup> August 2019. The water level was around 2 ft inside the premises & around 3 ft at out side the shed. The stock of utensils such as spoons, glasses, mugs, casseroles of stainless steel and chromium plated were affected due to water. The cardboard boxes, mugs, casserole etc were also found affected. The water entered inside the plastic packing. The affected material was taken out separately from the packages and cleaning and polishing activity was in progress prior to our visit. The machinery such as spot welding machine, weighing machine, found water affected. Detailed testing is to be required and accordingly advised insured to provide us the estimate of repairs. The detailed segregation of the affected stock is yet to carried out.

**Insured were advised following line of action.**

- To segregate the affected material & prepare the list
- Continue the cleaning and polishing activity of loss minimization Not to carry out any alterations/repairs without our prior approval
- To keep the damaged material in demarcated place for further inspection, if required.
- To arrange our schedule for final survey

**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** : **Rs. 1,00,00,000/-**

**PRESENTLY ESTIMATED LOSS RESERVE** : **As of now tentative reserve of Rs. 30,00,000/-**

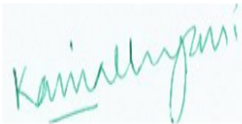
**BASIS OF RESERVE** : Reserves are based on our inspection and verbal information provided by the insured. We will update you if there are any changes in the reserves, upon receipt of the list of damaged items.

**ISSUES** : None

**DOES LOSS NEED FURTHER** : Will get back to you if need be

**DISCUSSIONS WITH INSURERS?**

**PHOTOGRAPHS** : Refer below



**K. R. BIYANI**

**KAMAL BIYANI ASSOCIATES**

License No. SLA 34365 valid till 27.11.2019







