



FINAL SURVEY REPORT

Surveyor Ref:

No: 14778/ICICI/19-20

Claim No: FIR001763148

Report Date 23rd August 2019

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

1.0 POLICY PARTICULARS

- | | | | |
|-----|---------------------|---|--|
| 1.1 | Insured | : | Deep Enterprises
Shed No. 12, Arihant Compd, Gala No.
23, Opp Kopar Bus
Stop, Village Purna, Bhiwandi, Dist Thane
421302, ., Thane,
Maharashtra Pin421302 |
| 1.2 | Insurers | : | ICICI Lombard General Insurance Co.
Ltd. |
| 1.3 | Type of Policy | : | Standard Fire and Special Perils Policy |
| 1.4 | Policy No. | : | 1001/162128623/00/000 |
| 1.5 | Period of Insurance | : | 29.12.2018 to 28.12.2019 |
| 1.6 | Occupancy | : | Wholesale trading of Plywood block
boards, flush doors |
| 1.7 | Total Sum Insured | : | Rs. 40,00,000/- |
| 1.8 | Item Affected | : | Stocks of plywood |

1.9 Sum insured for affected : **Stock:** Rs 40,00,000/-

2.0 INCIDENT

2.1 Heavy rains poured in Maharashtra (Kolhapur, Sangali, Karad, Belgam, Ichalkaranji, Satara, Hatkarangale, Meraj etc), Karnataka, Kerala & other many states from 26th July 2019 to 11th August 2019. Due to this flood situation occurred at many places. 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 : Shed No. 12, Arihant Compd, Gala No. 23, Opp Kopar Bus Stop, Village Purna, Bhiwandi, Dist Thane 421302, ., Thane, Maharashtra Pin421302
- Date of Survey : 6-8-2019
- Level of Inundation : Outside premises :
Inside the premises: 2 Ft
- Period of inundation : From 4th August'2019 to 12th August'2019
- Cause of Loss : Flood/Inundation
- Area of the premises affected : -

4.0 **Nature & Extent of Damages**

Stocks : The stock consists of plywood, block boards , flush doors were found affected due to inundation.

FFF : Not covered
Equipment : Not covered
Others, if any : Not covered

5.0 ASSESSMENT OF LOSS

5.1 During the survey, the detailed list of the affected items was physically prepared. The values were provided by the insured. The loss is assessed on the basis of such physical inspection. The supporting documents such as balance sheets were also provided by the insured.

5.2 The assessment of loss works out to **Rs. 4,50,000.00**. The detailed assessment is attached as **Annexure** to the report. The assessment has been explained to the Insured, who have given their consent for the same. The consent mail is attached to the report.

6.0 ADMISSIBILITY

➤ Policy Period	Covered
➤ Date of loss	Covered
➤ Loss location	Covered
➤ Peril operated	Covered

6.1 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.

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

8.0 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:

- Assessment as annexure
- Claim form
- Total stock list
- Affected stock list
- Supporting invoices
- Photographs
- Our Fee Bill