



Office No. 2, Gold Wings, 1st Floor, Above Darshan Tyres, Opp. Big Bazaar, Sinhgad Road, Pune – 411 030 Tele/fax: (020) 24251225, Mob: 98220 21012, Email : kamalbiyani@gmail.com

To,
ICICI Lombard General Insurance Co Ltd.
Pune

Date: 23rd February 2019

Surveyor Ref No.: 14390/ICICI/18-19

Policy No: 1001/160066826/00/000

Claim No: FIR000694724

IMMEDIATE LOSS ADVICE

DATE OF LOSS	: 19 th February 2019 - as informed
DATE AND TIME OF INSTRUCTION FROM INSURER	: 20 th February 2019
DATE OF INSTRUCTION FROM INSURED	: 20 th February 2019
SOURCE OF INSTRUCTION	: Mail from Mr. Krishna Kota
TIME & DATE OF VISIT	: 20 th February 2019
REASON FOR DELAY, IF SURVEY DEFERRED	: None
LOCATION OF LOSS, WITH PIN CODE	: Marisoft III, Ground Floor, Marigold Premises, Kalyaninagar, Pune - 411001
PERSON CONTACTED /CONTACT DETAILS	: Mr Shirinik Bora 9850560072 Mr Shirinik
NAME OF POLICY	: Standard Fire & Special Perils Policy
POLICY NO and Period	: 1001/160066826/00/000
NAME OF INSURED	: Marigold Premises Pvt. Ltd.
ADDRESS OF INSURED	: Marigold Complex, Kalyani Nagar, Pune, Maharashtra - 411014
AFFECTED ITEM	: Building, Plant and Machineries, FFF
SUPPOSED CAUSE (AS PER INSURED)	: As per insured, fire might be originated due to electrical short circuit in the shop No 23 – Brand mart.
SUPPOSED CAUSE (AS PER Adjuster)	: Exact cause of fire is under investigation and is yet to be confirmed.
POLICY COVERAGE, SCOPE (COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION)	: The location is covered under the policy.
RELEVANT POLICY CONDITIONS,	: As per policy

WARRANTIES

LOSS INDEMNIFIABLE UNDER POLICY : Yes

**TERMS? (REVIEW OF APPLICABLE
POLICY TERMS AND COMMENT)**

NATURE AND EXTENT OF DAMAGE : The fire had originated in the shop by name – Brandmart located on first floor. The fire spread further in the passage. The electrical, ducting, POP etc. got burnt. The soot generated got spread all over the mall. Due to closed structure (centralized AC), the soot travelled upto top floor. The water used in firefighting also added to the damages. The preliminary listing of the damages is enclosed with the ILA. Further, detailed extent of damages is being evaluated.

POLICY LIABILITY

: Yes. This is subject to findings of the investigation regarding cause of fire.

EXPECTED SALVAGE

: Yet to be ascertained.

INSURED'S ESTIMATE OF LOSS

: **Rs. 82,00,000/-**

PRESENTLY ESTIMATED LOSS RESERVE

: At this stage, we recommend reserves of **Rs. 45,00,000/-**

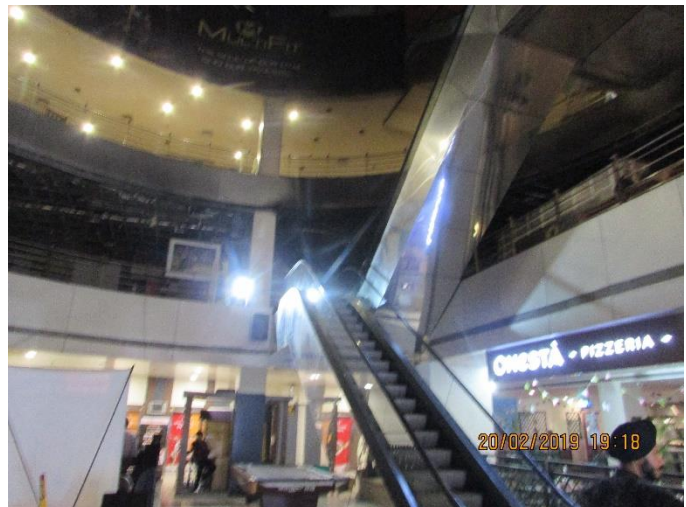
BASIS OF RESERVE

: Considering the total sum insured availed under the policy

**DOES LOSS NEED FURTHER
DISCUSSIONS WITH INSURERS?**

: No

PHOTOGRAPHS





Kamal Biyani



K. R. BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019