



## **FINAL SURVEY REPORT**

**Surveyor Ref:**

**No:** 15060/ICICI/19-20

**Claim No.:** FIR004217086

**Report Date:** December 4, 2019

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

### **1.0 POLICY PARTICULARS**

- |      |                          |   |  |
|------|--------------------------|---|--|
| 1.1  | Insured                  | : | M/s Samarth trading,<br>Sr. no. 11 23, shop no 1112,<br>Hingane khurd, Pune-411051 |
| 1.2  | Insurers                 | : | ICICI Lombard General Insurance Co.<br>Ltd., Pune                                  |
| 1.3  | Type of Policy           | : | Standard Fire and Special Perils Policy  |
| 1.4  | Policy No.               | : | 1001/143915133/01/000  |
| 1.5  | Period of Insurance      | : | February 07, 2019 to February 06, 2020   |
| 1.6  | Occupancy                | : | Shops dealing in non-hazardous goods   |
| 1.7  | Total Sum Insured        | : | Finished goods-Rs. 15,000,000.00   |
| 1.8  | Item Affected            | : | Stock of FMCG Goods.   |
| 1.9  | Sum insured for affected | : | Rs. 15,000,000.00  |
| 1.10 | Location of Risk         | : | Sr. no. 11 23, shop no 1112,<br>Hingane khurd, Pune-411051                         |

### **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 26<sup>th</sup> July 2019 to 11<sup>th</sup> 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. It was reported that due to this heavy rains, water logged at Insured's shop located at Sr no 16, Hissa no 2 Near Aambamata mandir, Sukhsagar, Katraj, Pune and FMCG stock kept at shop got damaged.

### 3.0 CLAIM ADMISSIBILITY

➤ <b>Policy Period</b>	Covered
➤ <b>Date of loss</b>	Covered
➤ <b>Loss location</b>	<b>Not Covered</b> <b>Risk location covered under the policy:</b> Sr. no. 11 23, shop no 1112, Hingane khurd, Pune-411051 <b>Loss location:</b> location at Sr no 16, Hissa no 2 Near Aambamata mandir, Sukhsagar, Katraj, Pune
➤ <b>Peril operated</b>	Covered

### 4.0 REASON FOR CLOSER

Pursuant to instructions, we have visited loss location at Sukhsagar, Katraj, Pune for survey. Insured is a distributor of Patanjali and HUL. It was reported that due to flood water, FMCG stock got damaged. At the time of our inspection, we observed following things:

- 1) Location covered under the Policy held by Insured is " Sr. no. 11 23, shop no 1112, Hingane khurd, Pune " whereas loss location address, where we have carried our survey is " Sr no 16, Hissa no 2 Near Aambamata mandir, Sukhsagar, Katraj, Pune. **Thus loss location is not covered under the said Policy.**
- 2) The stock shown to us was observed affected with the flood water. The damaged stock is fast moving consumer goods of Patanjali and HUL. Most of stock is consisting of cosmetics and eatable products. It should be used within the specified time.

During our survey the damaged stock shown to us for inspection was found **beyond expiry date and usage period. Thus claimed stock is dead stock.**

In view above, the claim lodged by Insured, is not tenable. Our observations were conveyed to the insured vide email dated 5<sup>th</sup> November 2019. Now as advised by Insurance company we are closing our file as **“No claim”**.

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

## **6.0 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 27.11.2022

### **Encl:**

- Photographs,
- Our Fee Bill