



**To,**  
ICICI Lombard General Insurance Co. Ltd.  
206-219 Sohrab Hall,  
Opp to Pune Railway Station, Pune 411001  
**Kind Attn:** Mr. K K Chaithanya

**Our Ref No.:** 15118/ICICI/19-20

**Date:** 9<sup>th</sup> November 2019

**Claim No. :** FIR005852707

### IMMEDIATE LOSS ADVICE

<b>DATE OF LOSS</b>	: 30 <sup>th</sup> October 2019
<b>DATE AND TIME OF INSTRUCTION FROM INSURER</b>	: 31 <sup>st</sup> October 2019
<b>TIME &amp; DATE OF VISIT</b>	: 1 <sup>st</sup> November 2019
<b>PERSON CONTACTED</b>	: Mr. Deepak Chhajed & Mr. Nikhil Chhajed Mobile No. -9175140133 / 8308267776
<b>NAME OF INSURED</b>	: M/s. Navkar Enterprises,
<b>ADDRESS OF THE INSURED</b>	: Ravivaar peth, Junnar, Pune 410412.
<b>/LOCATION OF LOSS, WITH PIN CODE</b>	<b>Loss Location</b> House no 159,Ravivaar peth , Junnar, Pune - 410412
<b>NAME OF POLICY</b>	: Standard Fire & Special Perils Policy
<b>POLICY NO</b>	: 1001/168667636/00/000
<b>AFFECTED ITEM</b>	: Stock & Building
<b>SUPPOSED CAUSE</b>	: Due to Fire
<b>CAUSE OF FIRE</b>	: As per the insured statement probable cause of fire was due to short circuit in wiring.
<b>NATURE AND EXTENT OF DAMAGE</b>	:

We carried out the survey on 1<sup>st</sup> November 2019. The insured premises was thoroughly inspected by us. The insured M/s. Navkar Enterprises is a proprietorship firm and in the business of trading and supply of computer hardware, peripherals, accessories and other electronics goods, CCTV installation etc. The firm was operational since June 2013 at two locations Pune & Junnar. In the June 2019, the Pune branch was closed down and goods shifted to Junnar. The building at Junnar is owned by Insured. Apart from Navkar Enterprises, M/s. Apna Jewellery & gift house & M/s. Apna Electrical & Sanitary are two other firms owned by Mrs. Savita Deepak Chhajed. Both the firms operating their business from a shop constructed at ground floor of the building. The area apx measuring 600 sq ft with a mezzanine floor of 400 sq ft. These two firms are in trading and retail business of gift articles, crockery and construction hardware and plumbing material etc respectively.

A tin shed measuring 15 feet x 18 feet approx constructed on west side (rear of the shop) of the building in the month of April 2019 which was used for storage. One of the side of the shed was erected using GI sheet and other one was covered using two rolling shutters. While the remaining two sides were just covered by the side walls (of the building). The shed was utilized to store the material of Navkar enterprises and Apna electrical & sanitary.

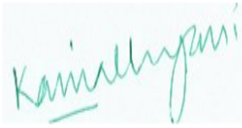
On south side two rolling shutters were kept for routine usage. The west side external pipe structure was observed broken and GI sheets found uprooted. Inside the shed wooden racks and electrical fittings, USB cards wireless, pen drives fan etc found completely burnt. The rolling shutters were observed jammed. The steel racks were taken out from the shed prior to our visit found deformed and bent. Adjoining building pvc pipe, electrical fittings found heat affected. The CCTV camera was completely burnt in the fire. As informed by insured the shed was utilized for storage of various material at the time of loss such as home theatre, power banks, various cables, PVC taps, Key board, mouse, SMPS, FTP, sink, motors, plumbing material etc. The total material inside the shed was found blackened and turned into ash except metal bodies. The power bank stacked in a corner observed completely burnt and fused to

each other.

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

- To segregate the affected material wherever possible & prepare the list
- Don not disposed of any salvage material prior to approval from the surveyors.
- To keep the damaged material in demarcated place for further inspection, if required.
- To arrange our schedule for final inspection

<b>POLICY LIABILITY</b>	: Yes, loss is covered under the policy.
<b>POLICY COVERAGE, SCOPE (COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION)</b>	: Standard fire & special perils are covered. Hence, the operated peril is covered under the policy
<b>INSURED'S ESTIMATE OF LOSS</b>	: <b>Rs. 30,63,053/-</b>
<b>PRESENTLY ESTIMATED LOSS RESERVE</b>	: <b>As of now, we recommend reserve of Rs. 20,00,000/-</b>
<b>BASIS OF RESERVE</b>	: 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.
<b>ISSUES</b>	: During our visit the information and statement given by the insured were recorded. It requires further investigation.
<b>DOES LOSS NEED FURTHER DISCUSSIONS WITH INSURERS?</b>	: Will get back to you if need be
<b>PHOTOGRAPHS</b>	: Refer below



**K. R. BIYANI**

**KAMAL BIYANI ASSOCIATES**

License No. SLA 34365 valid till 27.11.2019









