



**To,**  
ICICI Lombard Generali India Insurance Co Ltd.,  
Pune 411001  
**Kind Attn:** Mr. Chaitanya Kota

**Our Ref No.:** 14888/ICICI/19-20

**Date:** 11<sup>th</sup> September 2019

**Claim No.** F002224928

### IMMEDIATE LOSS ADVICE

<b>DATE OF LOSS</b>	: 5 <sup>th</sup> to 15 <sup>th</sup> August 2019
<b>DATE AND TIME OF INSTRUCTION FROM INSURER</b>	: 15 <sup>th</sup> August 2019
<b>TIME &amp; DATE OF VISIT</b>	: 16 <sup>th</sup> August 2019
<b>PERSON CONTACTED</b>	: Mr. Sunil Patni Mobile No. 982245256
<b>NAME OF INSURED</b>	: Mrs. Manju Sobhachand Jain, Veebha Sunil &
<b>ADDRESS OF THE INSURED</b>	Bhawana Sanjay Patni.
<b>/LOCATION OF LOSS, WITH PIN CODE</b>	At- 13/1437, Gulabkunj, Shelke mala, Ichalkaranji, Kolhapur - 416115 Address of loss location: At- 13/1437, Gulabkunj, Shelke mala, Ichalkaranji, Kolhapur - 416115
<b>NAME OF POLICY</b>	: Standard Fire & Special Peril Insurance Policy
<b>POLICY NO</b>	1001/173419044/00/000 Policy period – 18/06/2019 to 17/06/2020 Sum Insured Rs. 90,00,000.00
<b>AFFECTED ITEM</b>	: Building
<b>SUPPOSED CAUSE</b>	: Due to Flood/Inundation

**NATURE AND EXTENT OF DAMAGE :**

We carried out the survey on 16<sup>th</sup> August 2019. The insured residence is located at the loss location. The Building is a class A RCC type construction with RCC slab roofing ground plus two floored. The building was fenced with BB masonry wall from all four side. The approximate area of the building was measuring about 3500 sq feet. The flood water level out side the premises was observed around 10 feet and inside the insured premises around 8 to 9 feet. The RCC beams and columns observed jolted and cracks were observed at the joints. The gaps were developed in the RCC structure and brick masonry. Internal plaster of the walls found affected. External and internal brick masonry found water affected and cracks were developed at many places. The flooring and skirting tiles observed loosen and uprooted at many places. The external wall finish and internal wall finish affected due to muddy water. Windows and door were jammed due to water in contact and were not operational. **Line of action**

- To provide the list of damaged items along with the repairs estimate.
- To start the cleaning activity.
- Confirm us the schedule for final inspection.

Insured was also advised to provide the requisite documents /information.

**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. 22,48,000.00

**PRESENTLY ESTIMATED LOSS RESERVE** : **Rs. 18,00,000.00**

**BASIS OF RESERVE** : Reserves are based on our inspection.

**ISSUES** : -

**DOES LOSS NEED FURTHER** : -

**DISCUSSIONS WITH INSURERS?**

*Kamal Biyani*



**K. R. BIYANI**

**KAMAL BIYANI ASSOCIATES**

License No. SLA 34365 valid till 27.11.2019

