Off. no. 2, 1st floor, 'Gold Wings', oop. Big Bazaar, Behind Aditya Nakoda Enclave, Above Darshan Tyres, Sinhgad Road, Parvati, Pune - 411030 Telefax - 020 - 24251225 | Cell- 9822021012 | E-mail - kamalbiyani@gmail.com





To,

ICICI Lombard GIC LTD, 206-219 Sohrab Hall,

Opp to Pune Railway Station,

Pune 411001

Kind Attn: Mr. K K Chaithanya Manager Customer Service

Our Ref No.: 15031/ICICI/19-20

Date: 22nd October 2019 **Claim No.**: FIR004220839

IMMEDIATE LOSS ADVICE

DATE OF LOSS : 25th September 2019

DATE AND TIME OF INSTRUCTION : 27th September 2019

FROM INSURER

TIME & DATE OF VISIT : 27th September 2019

PERSON CONTACTED Mr. Abhishek Godase

Mobile No. 7410045223

NAME OF INSURED : Sanskriti shiksha society - undri campus

ADDRESS OF THE INSURED Survey no 12,13 near kumar princetown, nibm link

/LOCATION OF LOSS, WITH PIN road, undrigoan undri,

CODE pune 411060...

NAME OF POLICY : Standard Fire And Special Perils Insurance

POLICY NO : 1001/155831231/00

July 19,2019 To Midnight of July 18, 2020

ITEM COVERED : Building (With Plinth and Foundation)

Furniture, Fixtures and Fittings

AFFECTED ITEM : Compound wall. Security gate, FFF, Computers,

Uniform dresses etc.

SUPPOSED CAUSE : Due to Flood/Inundation

NATURE AND EXTENT OF DAMAGE :

We carried out the survey on 27th September 2019, after the water level in the insured premises had receded. The insured is running Schools, Colleges, Educational and Research Institutes and imparting training in various crafts in Pune. It was informed that due to heavy rainfall on 25th September 2019, Insured' Property- (Named as "Sanskriti School, Undri, Pune) was flooded. The surrounding premises was also flooded due to continuous heavy rain. The flooded water entered in to the school campus. During inspection of the site the water inundation level was measured at various places. The water level inside the premises was around 3 ft. -3.5 ft. Compound wall was found collapsed and Security gate was found damaged. FFF, stock of uniform dresses, sport material, IT material were found affected due to mud water.

POLICY LIABILITY : Yes, loss is covered under the policy.

POLICY COVERAGE, SCOPE: STFI and allied perils are covered. Hence, the

(COVERAGE FOR PROPERTY AND operated peril is covered under the policy

MAIN PERIL OPERATION)

EXPECTED SALVAGE : Yet to decided.

INSURED'S ESTIMATE OF LOSS : Rs. 16,73,644 (as per quotation)

PRESENTLY ESTIMATED LOSS RESERVE : Rs. 9 Lac.

BASIS OF RESERVE : Reserves are based on our primary inspections

and quotation provided by Insured.

ISSUES : --

DOES LOSS NEED FURTHER : Will get back to you if need be.

DISCUSSIONS WITH INSURERS?

K. R. BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019