



**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.:** 14868/ICICI/19-20

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

**Claim No.** FIR002134204

### IMMEDIATE LOSS ADVICE

**DATE OF LOSS** : 4<sup>th</sup> to 13<sup>th</sup> August 2019

**DATE AND TIME OF INSTRUCTION FROM INSURER** : 15<sup>th</sup> August 2019

**TIME & DATE OF VISIT** : 15<sup>th</sup> August 2019

**PERSON CONTACTED** : Mr. Vishal Mohanani  
Mobile No. 9145797146

**NAME OF INSURED** : **Dev Sweets**

**ADDRESS OF THE INSURED /LOCATION OF LOSS, WITH PIN CODE** : The Babasaheb Deshmukh Sah Bank Ltd  
Vishal V Mohnani  
A/P. Sundar Colony Plot No 495/2a, Shamrao  
Nagar Sangli, Sangli,  
Maharashtra Pin416416

**NAME OF POLICY** : Standard Fire & Special Peril Insurance Policy

**POLICY NO** : 1001/174049572/00/000  
Rs. 33,00,000.00

**AFFECTED ITEM** : Stock & Machinery Electrical fittings

**SUPPOSED CAUSE** : Due to Flood/Inundation

**NATURE AND EXTENT OF DAMAGE** :

We carried out the survey on 15<sup>th</sup> August 2019. The insured is dealing in manufacturing of confectionary items such as Kurkure, Namkeen etc.. The water level was around 9 ft outside & inside the factory & godown. Insured have two locations. (Factory & godown). We have inspected both the locations. The mud marks and water marks observed in the factory as well as in the godown. In the factory premises raw material, finished goods were reportedly kept where as in the godown packing material was kept.

1. Various machinery such as packing machine, dryer, small packing machine, Masala mixing machine, compressor etc were found affected.
2. The stock consisted of packing roll, finished packs of Kurkure & namkins etc were found wet & observed with the muddy water.
3. The building painting flooring were affected needs painting & cleaning
4. The electrical fittings, wirings were affected.

**Line of action**

- To start the cleaning activity
- To keep the damaged material in demarcated place after cleaning for further inspection
- Prepare the list of complete damaged goods and salvageable goods.
- 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** : STFI and allied perils are covered. Hence, the  
**(COVERAGE FOR PROPERTY AND** operated peril is covered under the policy  
**MAIN PERIL OPERATION)**

**INSURED'S ESTIMATE OF LOSS** : No estimate is indicated

**PRESENTLY ESTIMATED LOSS RESERVE** : **Rs. 15,00,000/-**

**BASIS OF RESERVE  
ISSUES**

: Reserves are based on our inspection.  
: The location address mentioned in the policy is  
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Vishal V Mohnani A/P. Sundar Colony **Plot No 495/2a**, Shamrao

Nagar Sangli, Sangli, Maharashtra Pin416416

However, the survey done at Plot No 9, Sundar Colony, Shamrao Nagar, Sangli

Few of the documents were submitted by the insured in which the address is mentioned as Plot No 9. The godown wherein the packing material was reportedly kept is having plot No 8.  
**Insurers are requested to confirm location & coverage of the godown premises.**

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

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**K. R. BIYANI**

**KAMAL BIYANI ASSOCIATES**

License No. SLA 34365 valid till 27.11.2019



