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To,

CICI Lombard GIC LTD, 206-219 Sohrab Hall,
Opp to Pune Railway Station, Pune 411001

Kind Attn: Mr. K K Chaithanya, 7989245618

Our Ref No.: 14673/ICICI/19-20

Date: June 27, 2019

PRELIMINARY REPORT

DATE OF LOSS	: 20 th Jun 2019 – as informed
DATE OF INSTRUCTION FROM INSURED	: 20 th Jun 2019 – as informed
TIME & DATE OF VISIT	: 21 st June 2019
LOCATION OF LOSS, WITH PIN CODE	: S K Enterprises Prop Sandeep Dinkar Pathak S. N. 77 Hissa No 1,2,3 Dangat Patil Industrial Estate, Shivane Pune - 411023
PERSON CONTACTED & CONTACT DETAILS	: Mr. Sandip Dinkar Pathak Mobile No 9225324232
NAME OF POLICY	: Standard Fire And Special Perils Insurance
POLICY NO.	: 1001/170367206/00/000 4 th April, 2019 To 3 rd April 2020
CLAIM NO.	: FIR001310664
NAME & ADDRESS OF THE INSURED	: S K Enterprises Prop Sandeep Dinkar Pathak S. N. 77 Hissa No 1,2,3 Dangat Patil Industrial Estate, Shivane Pune - 411023
AFFECTED ITEM	: Stock
CIRCUMSTANCE OF LOSS	: It was reported that on 20 th June 2019 at midnight 2.30 am. Insured received a call from Mr. Arun Dalvi, Sonewadi (owner of the godown) between 2.30 a.m. to 2.45 a.m. & informed about the smoke coming from

Insured's godown. Thereafter Insured & his brother in law Mr. Akshay Virkar reached to spot & opened the godown shutter, they noticed heavy smoke coming from the godown. Immediately they called the fire brigade, which arrived at 3.30 a.m. & tried to put off the fire but it could not be controlled thus Insured called additional Water tankers to extinguished the fire . 7 tankers were arrived & fire was controlled @ 11 am.

ABOUT THE INSURED

The insured M/s. S K Enterprises Prop Sandeep Dinkar Pathak, S. N. 77 Hissa No 1,2,3, Dangat Patil Industrial Estate, Shivane Pune. is a distributor (Parle) shop since 2013. The total area of the premises is 12805 sq ft. approximately. The Building is G+1 RCC structure. The shop was on rental basis.

NATURE AND EXTENT OF DAMAGE

During our visit on 21st June 2019 Mr. Sandip Dinkar Pathak conducted us around and narrated the incident. It was reported that there was fire at their premises. Police authority, fire brigade were called for. The premises were thoroughly inspected by us & photographed. The details of the damages were as under...

- The soot deposition was observed in the entire godown.
- The painting of the godown/building was affected
- The stock consisting the Parle biscuits, Crack jack biscuits, wafers , various types candy's etc., were found burnt /affected/soot deposition
- Some stocks which were packed in the plastic jars, found soot affected.

Following line of action were advised to the insured.

- To segregate the affected stock.
- To prepare list of the affected stock
- To submit the relevant documents/info such as fire brigade report, police documents, stock statements etc.

It was noted that the policy has coverage of stock only. Thus, the assessment under this policy would be restricted to stock only.

Insured were requested to provide relevant documents/information. Insured have also advised to confirm us the schedule for further inspection after removal of debris from the affected premises.

POLICY COVERAGE, SCOPE : Yes

**(COVERAGE FOR PROPERTY AND
MAIN PERIL OPERATION)**

RELEVANT POLICY CONDITIONS, :

- Agreed Bank Clause
- Designation of Property Clause

WARRANTIES

HYP: Nagar Urban Co Op Bank Ltd Head Office
Bank Road, Ahmednagar 414001 Branch
Kedgaon.

LOSS INDEMNIFIABLE UNDER POLICY : Yes

**TERMS? (REVIEW OF APPLICABLE
POLICY TERMS AND COMMENT)**

SUPPOSED CAUSE : Due to reported Fire

RESERVE : Rs. 20,00,000/-

BASIS OF RESERVE : Based on our inspection.

DOES LOSS NEEDS FURTHER : We will get back to you if needed

DISCUSSION WITH INSURER

PRESENT STATUS : Insured were requested to furnish the requisite documents/information. A letter was already given during our survey. We are awaiting the same.

SAMPLE PHOTOGRAPHS : Enclosed below

(Subject to confirmation in our further report)



K. R. BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2019



