

Insurance Claim Report

Claim ID: CLM-2024-0198

Policy Type: Commercial Property Insurance

Date of Incident: 12 March 2024

Location: Office Premises, Pune

Incident Description

On 12 March 2024, a water pipe burst inside the office premises. The incident resulted in damage to office furniture and carpets. Water leakage spread across the working area before the main valve was closed.

Damages Observed

- Wooden office desks were soaked and partially damaged.
- Carpets in the work area were wet and required replacement.
- Electrical systems were not damaged.

Business Impact

Due to cleaning and drying activities, the office remained closed for one full working day. No permanent structural damage was observed.

Surveyor Notes

The cause of loss is accidental and sudden. Furniture and carpet damage fall under covered property damage. Loss of business income for temporary closure is subject to policy limits.

Claim Summary

The claim includes repair or replacement costs for damaged furniture and carpets. The claim also includes a request for compensation for one day of business interruption.