

# AUTOMOBILE LOSS NOTICE

ACORD FORM (First Notice of Loss)

DATE (DD/MM/YYYY)

01/02/2026

## AGENCY / POLICY INFORMATION

POLICY NUMBER  
OIC-MH-2024-77654

POLICYHOLDER NAME (First, Middle, Last)  
Suresh Babu Reddy

DATE OF BIRTH  
10/11/1978

EMAIL ADDRESS  
suresh.reddy@yahoo.com

CARRIER  
Oriental Insurance Co.

EFFECTIVE DATES  
15/06/2025 to 14/06/2026

CONTACT PHONE  
+91-9912345678

## LOSS / INCIDENT INFORMATION

DATE OF LOSS (DD/MM/YYYY)  
28/01/2026

TIME OF LOSS  
11:50 PM

LOCATION OF LOSS  
Isolated road near Lonavala, off Mumbai-Pune Expressway, Maharashtra

### DESCRIPTION OF ACCIDENT

Vehicle was found completely burned on an isolated road near Lonavala. The circumstances appear staged and inconsistent with the driver account. The insured claims the car caught fire spontaneously while parked, but the burn pattern suggests fraud. Witness reports are inconsistent with the timeline provided. Investigation is strongly recommended.

## INSURED VEHICLE / ASSET DETAILS

ASSET TYPE  
Motor Vehicle - Private Car

YEAR / MAKE  
2024 BMW

MODEL / BODY TYPE  
3 Series 320d - Sedan

V.I.N. / ASSET ID  
WBA5R1C50KAE12345

PLATE NUMBER / REGISTRATION  
MH-01-CZ-9999

STATE  
Maharashtra

DESCRIBE DAMAGE  
Total loss - vehicle completely gutted by fire

## OTHER VEHICLE / THIRD PARTY

THIRD PARTY NAME  
None

THIRD PARTY VEHICLE  
N/A

THIRD PARTY CONTACT / INSURANCE  
N/A

## INJURED PERSONS

NAME

EXTENT OF INJURY

## ESTIMATE & CLAIM DETAILS

ESTIMATED DAMAGE (INR)  
42,00,000

INITIAL ESTIMATE (INR)  
42,00,000

CLAIM TYPE  
Auto - Total Loss / Fire

ACORD FORM (Sample FNOL)

### ATTACHMENTS

Fire brigade report, Photos (12), Police FIR

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## REPORTED BY