

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

CARRIER

Oriental Insurance Co.

POLICYHOLDER NAME (First, Middle, Last)

Suresh Babu Reddy

EFFECTIVE DATES

15/06/2025 to 14/06/2026

DATE OF BIRTH

10/11/1978

CONTACT PHONE

+91-9912345678

EMAIL ADDRESS

suresh.reddy@yahoo.com

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

ATTACHMENTS

Fire brigade report, Photos (12), Police FIR

ACORD FORM (Sample FNOL)

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