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**Subject:** RE: Metra - 23/MO/31454/2/0 - Rain Damage to stock in Riyadh, Warehouse - Marsh Ref. No. (MENAC-24651) - GIG Claim 23/MO/12727 / MDSA 4133 /22 APP 01/08/2022 W/O Prejudice subject to policy terms

Hi Aboubakr,

Good Morning,

Further to your below mail,

Please note that our claims team will review your response to adjuster and advice you accordingly.

Thanks & Regards

**Gabriel Gracias**

Corporate Client Practice  
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**From:** Aboubakr Badr <[b\\_badr@metragroup.com](mailto:b_badr@metragroup.com)>

**Sent:** Thursday, September 15, 2022 12:35 AM

**To:** Gracias, Gabriel <[Gabriel.Gracias@marsh.com](mailto:Gabriel.Gracias@marsh.com)>

**Cc:** Mohamed Hekal <[m\\_heckal@metragroup.com](mailto:m_heckal@metragroup.com)>; Sequeira, Sunil <[Sunil.Sequeira@marsh.com](mailto:Sunil.Sequeira@marsh.com)>; Dey, Sayanta <[Sayanta.Dey@marsh.com](mailto:Sayanta.Dey@marsh.com)>

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Dear Gabriel,

Appreciate your Support on the below as Sunil is on leave

Please check the below reply in **green** we will send to insurance surveyor, please feel free to amend if needed, please confirm to proceed

Thanks,

**Aboubakr Badr**  
**Group Supply Chain Manager**  
**M - EGY: +2 01006790662**  
**E: [B\\_Badr@Metragroup.com](mailto:B_Badr@Metragroup.com)**



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**From:** Mohamed Hassan <[mohamedhassan@matdan.com](mailto:mohamedhassan@matdan.com)>

**Sent:** Sunday, August 28, 2022 12:43 PM

**To:** Aboubakr Badr <[b\\_badr@metragroup.com](mailto:b_badr@metragroup.com)>

**Cc:** Izhar Bader <[izharbader@matdan.com](mailto:izharbader@matdan.com)>; Mohamed Taha <[m\\_taha@metragroup.com](mailto:m_taha@metragroup.com)>; Sequeira, Sunil <[Sunil.Sequeira@marsh.com](mailto:Sunil.Sequeira@marsh.com)>; Vic Eldrin Munar <[Vic.Munar@gig-gulf.com](mailto:Vic.Munar@gig-gulf.com)>; Marine Cargo Claims <[marinecargo.claims@gig-gulf.com](mailto:marinecargo.claims@gig-gulf.com)>; Ravindran Kurumala <[ravindran.kurumala@gig-gulf.com](mailto:ravindran.kurumala@gig-gulf.com)>; Petula Palmer <[Petula.Palmer@gig-gulf.com](mailto:Petula.Palmer@gig-gulf.com)>; Marsh General Line Claims UAE <[GenLinesClaims.UAE@Marsh.com](mailto:GenLinesClaims.UAE@Marsh.com)>

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Dear Aboubakr,

We refer to our team meeting this morning regarding the above.

As you might be aware, we attended at the warehouse on 24/8/2022, to verify that the segregation of the goods carried out was indeed correct. We discovered that complete pallets containing Note Books or Printers were still in their shrink-wraps and therefore had not been properly segregated. In the circumstances, we checked the contents of these pallets and found the following:

-155 Note Books on several pallets were inspected and we found 34 of them intact. The remaining 121 note books of DELL and HP makes had the external cardboard cartons stained.

-84 Cannon Printers on two pallets were inspected and we found 28 of them intact. The remaining 56 printers had the external cardboard cartons stained

In view of the above, we believe 22.37% of all Note Books in the damaged list is intact and 33.34% of the printers are intact. Therefore we will apply this representative percentage without prejudice to the Note Books and Printers. **[Aboubakr Badr]**

1. This is rejected, As if you need to do a second inspection to all items one by one we can arrange for that, as discussed those are computer parts which means they are very sensitive to water, so any of those items are out of warranty as per our vendors policy and we can not sell these units as this will be a breach of the agreement between Metra and Suppliers.
2. Attached is the updated list after removing the intact items

With regard to price verification as required by the insurers, we request you to provide with copies of the supplier's invoices for all items with unit price above USD 1,000 verifying the value of the goods and the sales invoices verifying the selling prices of the same goods. NB. The selected items in the attached list are those that have not been deleted.

**[Aboubakr Badr]** as per our insurance policy, coverage should happen as per the buying invoices from the vendors with 110% from the buying price, please apply the policy, the sales invoices not related

**[Aboubakr Badr]** attached is the invoices for items with item price more than 1,000 USD

We also require the following documents / information:

1. We understand that the landlord are responsible for the maintenance of the building. Please advise when did they last visited the warehouse and cleaned the gutter /downpipe from foreign materials;

**[Aboubakr Badr]** we have never received any notification from Landlord regarding maintenance and have asked them to share maintenance reports they have

2. We understand that you wrote to the landlord and held them responsible for the damage to the stock as a result of the leakage. Please provide us with a copy of such letter and their reply

**Aboubakr Badr]** please find attached the communication to landlord and responses related to this topic

3. We understand that the value of the electronic appliances fall with the time, and sometimes sold at a lesser price. Please advise the companies policy such as discounts allowed for older items.

**[Aboubakr Badr]** no discounts are being applied to any of the products, all items have the same prices as we bought from the vendors

We trust that the above is in order and look forward to hearing from you as soon as possible.

Best regards

**Mohamed HASSAN**  
**Senior Loss Adjuster**



966-505807304



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