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## Loss Adjustment Report\_draf

Water damages following apparatus burst in  
kitchen on ground floor.

DOCUMENT CONTROL SHEET	
Project	<b>Loss Adjustment Report for Losses encountered by THE MUNICIPAL COUNCIL OF BEAU BASSIN/ ROSE HILL following Act of Vandalism and Theft at Chebel Sports complex (Kosovo Cloakroom).</b>
client	<b>SICOM General Insurance Ltd</b>
IRM's Document Reference	<b>INSREP22_064</b>

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3	Draft	K.G	P.P	JUBILEE	e-mail	2024-04-17
4	Draft	K.G	P.P	JUBILEE	e-mail	2024-04-17
5	Draft	K.G	P.P	JUBILEE	e-mail	2024-04-17

## 1.0 INTRODUCTION

In accordance with instructions received from SICOM on 23.01.2023, we inspected the premises of Insured 24.01.2023, in the presence and guidance of Insured's Officials at Chebel Sports Complex (Kosovo Cloakroom)

We now submit our report as follows:

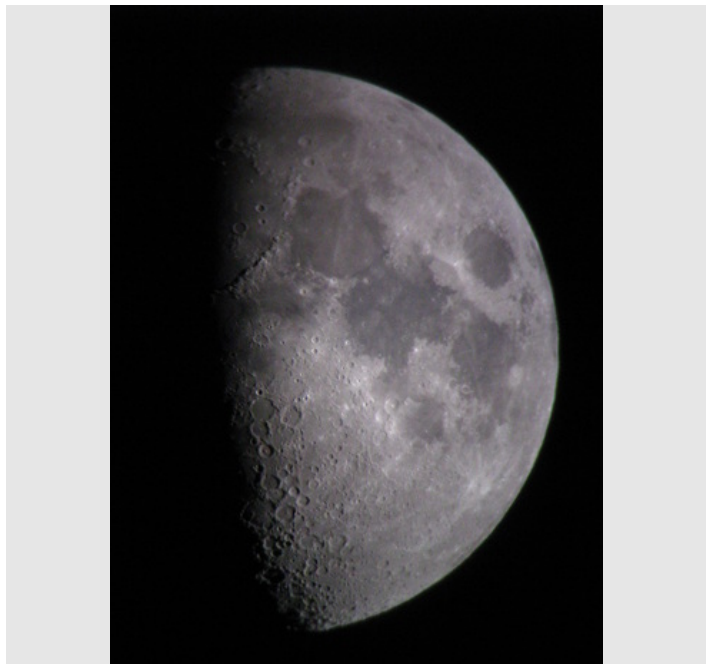
## 2.0 POLICY PARTICULARS

THE INSURED	:	ewrwe
THE INSURER	:	rwrwerwerre
TYPE OF POLICY	:	werew
POLICY NUMBER	:	rwerwe
PERIOD OF INSURANCE	:	rwerw
POLICY EXCESS	:	werwer

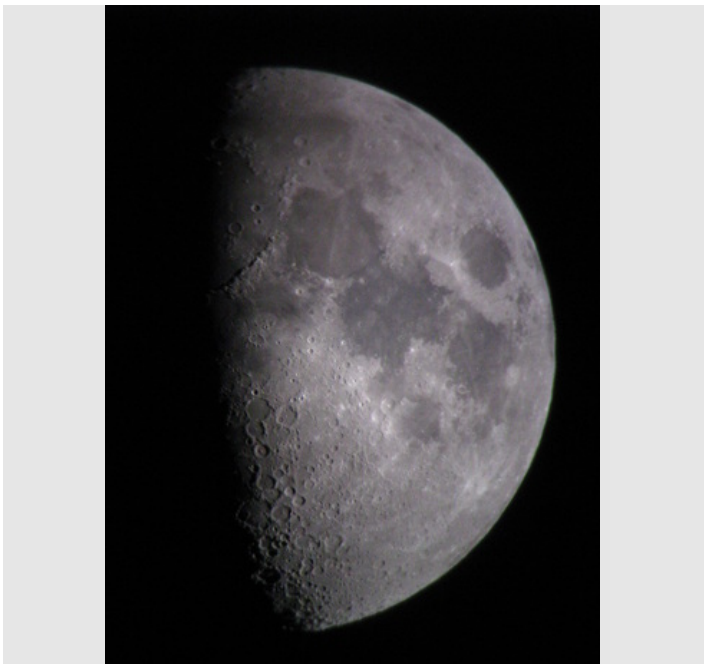
## 3.0 INSPECTION AND VERFICATIONS

Survey was carried out in the presence of Insured at Jade House Building, Port Louis. As mentioned by Mr Voon Chong Fon Sing, on Monday 20.03.2023 they noticed that air conditioning units in the building was not operational. Upon inspection it was it was fond tat mlcius dmage hav been cause to the eight (8) air conditioning units in Insured's premises. At time of survey, we found clear signs of malicious damages to the air conditioning installation – which in our opinion was made to

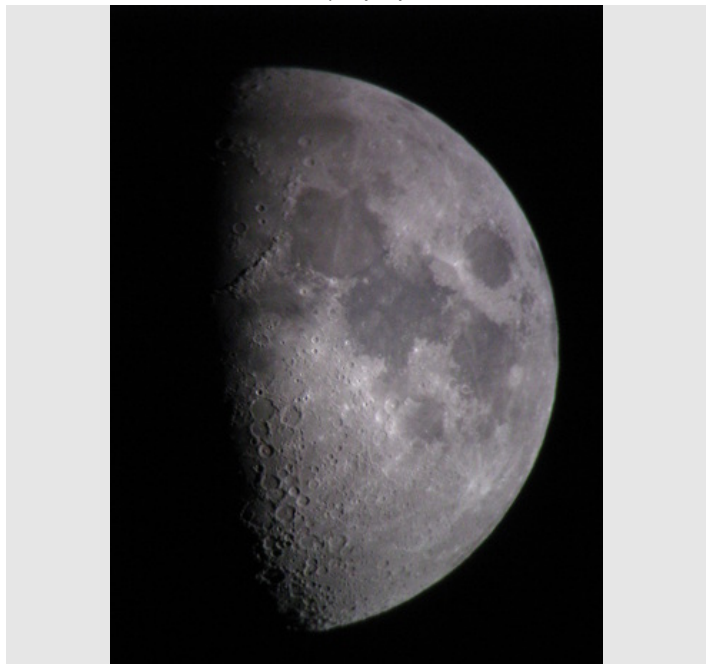
steal copper pipes, copper pipe fittings and electrical cables. The theft is suspected to have been committed on the 19.03.2023 and same has been reported to the police for investigation. The matter has been reported to the police station of Fanfaron for investigation and recorded under OB No 927/2023 as per Annex 1. Based on information supplied to us, it appears that the damages were caused by unidentified individual(s), who might have gained access in the property by crossing over the rear side wall. CCTV camera present on the premises could capture movement of any intruder, as the point of entry might have been different from the view of the camera. The premises are rented and occupied by Insured's tenant. Upon query, Insured confirmed that the offices were not locked at time of incidence, thus intruder(s) did not have to force open any opening to obtain access within the offices to steal/ damage the mentioned items. No means of forcible entry/ exit was observed or shown to us at time of survey



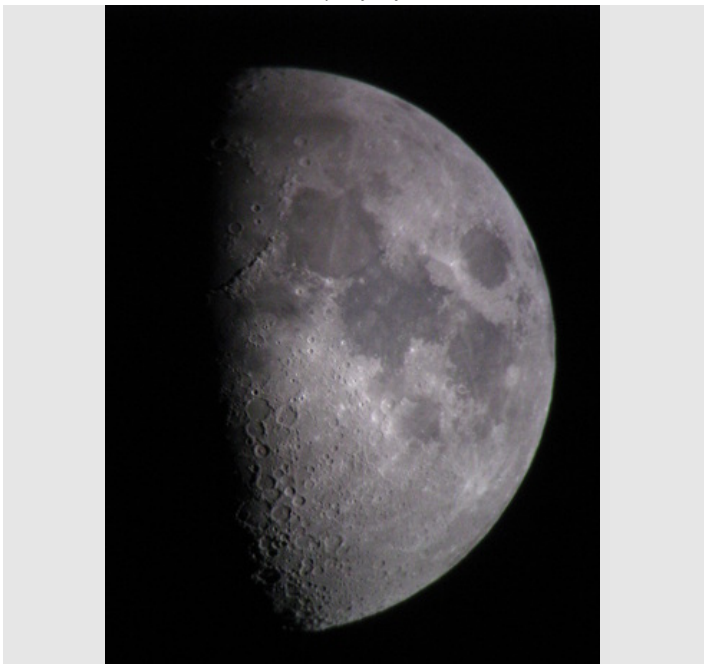
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At time of survey, the site was clean, and no water accumulation was found. Insured mentioned that the water filter was repaired by its service provider and services restored. Incidence occurred on 04th August 2022. Our survey was conducted on 02nd September 2022 – nearly one month after incidence. Water related damages were noticed to the tv cabinet only. None of

the other furniture in contact with accumulated water, from the apparatus burst, were found to present water related damages. Additionally, Insured mentioned that water accumulated during incidence caused damages to the wall finishes as shown to us and presented in pictures below: Damages to the wall finishes is not due to water accumulation following water apparatus burst (the incidence) but appears to be a gradual deterioration of the finishes. This gradual deterioration might be due to water ingress inside the wall/ or any chased pipe leakage in the premises

4.0 CAUSE OF LOSS

Based on our observations and declarations of Insured on claim form, we tend to believe that the declared damages are of malicious nature, caused by unidentified individuals, in view of stealing copper pipes fittings and wires from Insured premises. However, there has been no forcible entry/ exit from Insured’s premises during this incidence – as mentioned above. Detail of the damages as follows: • 1 indoor unit stolen on first floor – requires systematic replacement. • 2 outdoor units demolished on ground floor – requires systematic replacement. • 7 units copper pipes, fittings, and wiring damages – requires repairs. We cannot state if the surveyed damages to fixtures were existing before the reported incidence. However, we believe that Insured’s declaration was made in good faith.

5.0 ASSESSMENT

Below tables details our observations and assessment to restore surveyed premises to the condition before incidence. Our assessment is based on our survey, the quantities measured on site and as per current market rates for the required repairs/ replacement Insured provided overall cost of re-instatement. Our assessment, as presented in below table, details all losses encountered at Chebel Kosovo cloakroom. We are of opinion that damaged fixtures/ fittings and appliances, remaining electrical wires do not have any salvage value.

Site : CHEBEL, KOSOVO SPORTS COMPLEX (CLOAKROOM)		
Description	Claim, Rs	Asse, Rs
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
adasda	₹32,456.00	₹234.00
total claim Amount		₹0.00
total assessment Amount		₹0.00
ratio		NaN %

Notes

- 1 )
- Insured mentioned their intention to claim for damages to kitchen cabinets as and when this may appear – at time of survey, Insured was clearly mentioned that there are no chances for damages to kitchen cabinet following water accumulation reported on 04th August 2022, since there is no visible sign of damages one month later to incidence. Insured was explained that water damages to wood would have shown in days, ad if it did not show after one month of incidence, it clearly means that the wood has not





10 ) Insured mentioned their intention to claim for damages to kitchen cabinets as and when this may appear – at time of survey, Insured was clearly mentioned that there are no chances for damages to kitchen cabinet following water accumulation reported on 04th August 2022, since there is no visible sign of damages one month later to incidence. Insured was explained that water damages to wood would have shown in days, ad if it did not show after one month of incidence, it clearly means that the wood has not suffered anydamages due to water Thus, no claim with regards to damages kitchen cabinet will be considered been cause by water accumulation during the incidence recorded on 04th August 2022.

6.0 CONCLUSION

Assessment of the losses encountered by Mrs. Marie Jessica Nathalie Joumont is estimated at Rs 1,999.00, inclusive of VAT and after applicable policy excesses.Under the FIRE AND ALLIED PERILS, it is commonly understood that repairs/ making good of damaged pipework and any associative civil and/ or fitout work is not covered, thus not considered under this claim.This is a draft report and may require review/ revision/ amendment based on receipt of updated invoices/ quotes or claims or any other reason that may be duly justified.This report is made for loss adjustment purposes only.Statements in this report are fair representation of our findings at time of survey, declarations made by Insured and our interpretation of the policy documents.Facts and assumptions presented in this report cannot be used for any other loss adjustment exercise.This report is issued in electronic format and without any prejudice.



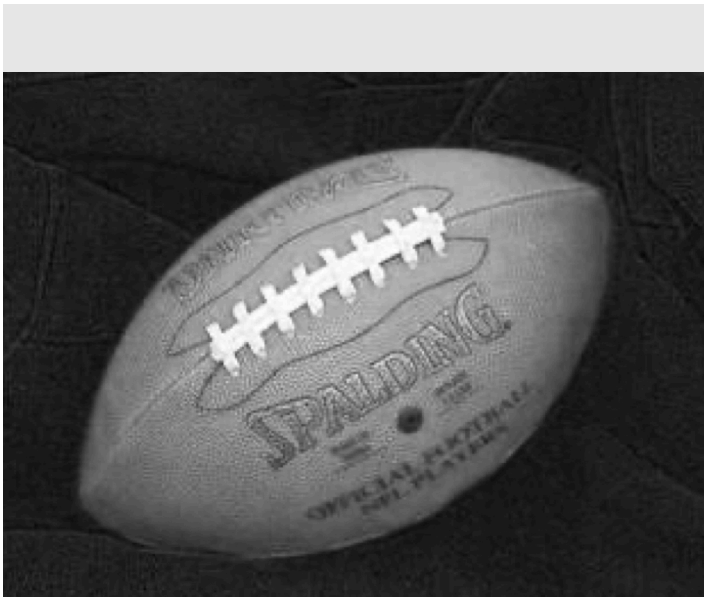
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