



Surveyor Ref:

No: 15523/ICICI/2021

Insured Name:

Raut accident and fracture hospital

Claim No: FIR030039361

Report Date: 27th June 2020

Policy No: 1001/200266201/00/000

*Survey report regarding claim preferred by M/s. Raut accident and fracture hospital
Pune for reported loss/damage to their property insured under Standard Fire and
Special Perils Policy*

DATE OF LOSS : 7th June 2020

DATE OF INSTRUCTION FROM INSURER : 11th June 2020 vide mail

DATE OF VISIT : Virtual survey was carried out on 11th June 2020.
Further physical survey on 18th June 2020 after
confirmation of schedule from insured.

PERSON CONTACTED : Mr. Balasaheb Janardhan Raut-9922941674

NAME OF INSURED : Raut accident and fracture hospital Prop.
Balasaheb Janardhan Raut ac 8 471,

LOCATION OF LOSS, WITH PIN CODE : S No 4311 Kalthan Road M Post Tal Indapur,
Dist- Pune 413106

POLICY PARTICULARS

- **NAME OF POLICY** : Standard fire and special perils insurance
- **POLICY NO** : 1001/200266201/00/000
- **POLICY PERIOD** 00:00 Hours of May 26, 2020 To:
Midnight of May 25, 2021
- **SUM INSURED FOR COVERED ITEM** Plant and Machinery-Rs.40,000,000.00
- **OCCUPANCY AS PER POLICY** : Hospitals, Xray and Diagnostic clinics
- **OCCUPANCY AS PER SURVEY** : Hospitals, Xray and Diagnostic clinics
- **PROPERTY COVERED AS PER POLICY** S No 4311 Kalthan Road M Post Tal Indapur,
Dist- Pune 413106

INCIDENT

It was informed that on 7th June 2020 there was heavy rain coupled with storm at Indapur region. Due to this, panel sheet at insured's hospital was uprooted and collapsed. Suddenly fire and smoke were observed at terrace. There was reportedly short circuit in lamp post at terrace. All of sudden, due to leakage in electric current, various equipment in hospital and lift was got stopped/non-functional.

CAUSE OF LOSS : Reported heavy rain with storm

NATURE AND EXTENT OF DAMAGE

We have carried out our physical survey on 18th June 2020 during which the premises were inspected and photographed. Broadly our observations are as follows:

➤ **Building:**

Front side ACP panels and ACP sheet were uprooted/deformed and need to be replaced. Main entrance glass paneling was damaged. Need to be repaired. On fourth floor Patient ward, right side wall was observed with crack near column and beam. It needs plastering and painting.

➤ **Machineries/Equipment:** We observed that equipment such as Ventilator, analyzer, NIBP monitor, X-ray, CT scan machine, SWD diathermy machine was non-functional. High voltage, reverse current led to machinery breakdown. Fire was not generated in these machines. Only one wall mounting fan was observed with burnt marks.

➤ Two lifts (Normal and Patient) were also on breakdown due to surge in voltage. Various parts such as mother board, power supply card, relay card, fuse cards were reportedly damaged and need repairs.

Out of damaged, building is not covered in the subject policy. Also damages to equipment & lifts are not covered due to exclusion no 7 under fire policy.

ADMISSIBILITY OF CLAIM

Insured had taken another policy for building. In the subject policy sum insured is taken for only P & M. However, loss towards damages to lifts and other medical equipment are not covered, as per the exclusion no:7 of conditions of the fire policy, which reads as under:

(Quote)

Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short-circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) provided

that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.

(Unquote)

As per the above **exclusion No.7**, the loss/damage to the machine/equipment & two lifts due to leakage of electric current, by any means, is excluded from the scope of Fire Insurance Policy. **Thus, a claim lodged by Insured for damages towards equipment and lifts is not admissible.**

ASSESSMENT OF LOSS

Insured have lodged the claim for **Rs.716683.00** for damages towards machineries/equipment. Supporting quotations were provided to us. As elaborated above claim lodged by Insured is not admissible still based on documents provided and our inspection, we have tentatively assessed the loss.

The tentative assessment of loss works out to **Rs. 359934.00**. The detailed assessment is attached as **Annexure** to the report.

REASON FOR CLOSER

As elaborated above, various medical equipments in hospital became non-functional due to leakage of electric current during short circuit which is excluded under the fire policy held by Insured. Damages to building are not covered in this Policy. Thus, damaged items are not covered under the subject policy and the claim lodged by Insured is not payable. We have conveyed our observation to insured verbally during our inspection as well as vide our email dated 20th June 2020. **Now as advised by Insurers we are closing our file as 'no claim'.**

This report is issued without prejudice & subject to the terms, conditions and warranties to the policy issued to & held by the insured.

DECLARATION

- *We hereby declare that the photographs of the affected property as detailed in our report were snapped by us by our Digital Camera and uploaded on our Office Computer. These were got printed in-house and are not manipulated.*
- *We hereby declare that we have no interest in the subject matter in question and reported as above. We are neither related to the Insured nor the business either by blood, business or share-holding of whatsoever nature.*



K. R. BIYANI

KAMAL BIYANI ASSOCIATES

License No. SLA 34365 valid till 27.11.2022

Encloser

- Tentative assessment of loss.
- Supporting quotations.
- Closer mail sent to insured.
- Photographs