



FINAL SURVEY REPORT

Surveyor Ref:

No: 15027/ICICI/19-20

Claim No: FIR004153220

Report Date 25th November 2019

**STRICTLY CONFIDENTIAL & PRIVILEGED FOR THE USE OF
INSURERS AND THEIR LEGAL ADVISORS ONLY**

1.0 POLICY PARTICULARS

- | | | | |
|-----|--------------------------|---|--|
| 1.1 | Insured | : | Geras Emerald City Baner
Condominium,
Survey No 66 Near Pancard Clubs Baner,
Pune-411045, Maharashtra |
| 1.2 | Insurers | : | ICICI Lombard General Insurance Co.
Ltd., |
| 1.3 | Type of Policy | : | Standard Fire and Special Perils Policy |
| 1.4 | Policy No. | : | 1001/156495784/00/000 |
| 1.5 | Period of Insurance | : | 09.10.2018 to 08.10.2019 |
| 1.6 | Occupancy | : | Dwelling |
| 1.7 | Total Sum Insured | : | Rs. 24,96,20,297.00 |
| 1.8 | Item Affected | : | Compound wall, electrical cable |
| 1.9 | Sum insured for affected | : | Building : Rs. 21,09,78,268.00
Plinth & foundation: Rs. 2,34,42,029.00
P&M: Rs. 1,50,00,000.00 |

2.0 INCIDENT

2.1 Pune region witnessed heavy rainfall in the end of September 2019. Various regions were affected and water had inundated in various places. On 24th September 2019 at around 10.00 pm – 10.30 pm, the compound wall portion of Geras Emerald City collapsed. Due to heavy rainfall in Baner area, water had inundated in the premises, which caused the wall to collapse. Insured had provided a CCTV footage and photographs in support of the incident. Even the parking area was inundated with water upto a height of 1-1.5 feet.

3.0 OBSERVATIONS

- | | | | |
|---|----------------------------------|---|--|
| ➤ | Place of survey | : | Geras Emerald City Baner
Condominium,
Survey No 66 Near Pancard Clubs Baner,
Pune-411045, Maharashtra |
| ➤ | Date of Survey | : | 28-9-2019 |
| ➤ | Level of Inundation | : | 1-1.5 feet |
| ➤ | Date of loss | | 24 th September 2019 |
| ➤ | Cause of Loss | : | Inundation |
| ➤ | Area of the premises
affected | : | 125403.53 square feet |

4.0 Nature & Extent of Damages

Building : During our visit, the entire premises was inspected and photographed. The compound wall portion was found collapsed. The length of collapsed portion was 100 feet and at both ends some portion of wall was tilted and had cracked. The total length of damaged

wall was around 120 feet. The compound wall was made of brick. The insured had shared quotation for the same. We have assessed the loss based on such quotation and our observations.

Plant and machinery : As the wall collapsed, few electrical cables which were passed over it were damaged and cut. These needed replacement.

5.0 ASSESSMENT OF LOSS

5.1 Insured wish to settle the claim on the market value basis & have provided us the quotations for the compound wall and electrical cable. The insured had lodged a claim for Rs. 807618.40. The compound wall was around 13 year old and hence, we had deducted 50% depreciation. Please refer assessment sheet for detailed working.

5.2 The assessment of loss works out to **Rs. 2,79,716.00**. The detailed assessment is attached as **Annexure** to the report.

The assessment has been explained to the Insured, who have given their consent for the same vide mail dated 25th November 2019.

6.0 ADMISSIBILITY

➤ Policy Period	Covered
➤ Date of loss	Covered
➤ Loss location	Covered
➤ Peril operated	Covered

6.1 The date of loss falls within the policy period. The peril operated is also covered under the Policy issued to and held by the Insured. Hence, the claim is admissible under the policy.

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

8.0 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 27.11.2019

Encl:

- Assessment as annexure
- Photographs
- Our Fee Bill

Documents from Insured

1. Consent mail
2. Claim form
3. Claim bill
4. Quotations.

5. Photographs
6. Layout plan