

(Issued Without Prejudice)
(SLA – 72501 valid up to 17.02.2022)

Ref. No. IAR-1907-3336

July12, 2019

SURVEY REPORT

THE INSURED	: M/s Eduken Learning Resources Pvt Ltd., 2nd Floor, 94 Kapoor Lane, Hazratganj,Lucknow, Uttar Pradesh -226001
THE INSURERS	: ICICI Lombard General Insurance Co. Ltd., Delhi
DATE OF LOSS	: 24.06.2019
CAUSE OF LOSS	: Gradual Loss
HOME INSURANCE POLICY No.	: 1001/170920513/00/000
CLAIM No.	: FIR001331359

1.00 INSTRUCTIONS

- 1.01 In accordance with instructions received from ICICI Lombard General Insurance Co. Ltd., Delhi on 25.06.2019, we visited the Insured's premises situated at 2nd Floor, 94 Kapoor Lane, Hazratganj,Lucknow, Uttar Pradesh -226001, on 25.06.2019 to survey and assess the above loss. During our visit, we met Insured, inspected the damage caused, discussed the loss and collected relevant information/documents that were readily available.
- 1.02 Based on the documents received, discussions held and verification carried out, we now report as under.

2.00 POLICY PARTICULARS

Type of Policy	: Standard Fire & Special Perils Insurance
Policy No.	: 1001/170920513/00/000
Policy Period	: From 10.05.2019 to 09.05.2020 M/s Eduken Learning Resources Pvt Ltd.,
The Insured	: 2nd Floor, 94 Kapoor Lane, Hazratganj,Lucknow, Uttar Pradesh -226001
The Insurer	: ICICI Lombard General Insurance Co. Ltd., Delhi
Risk Location Address	: 2nd Floor, 94 Kapoor Lane, Hazratganj,Lucknow, Uttar Pradesh -226001
Sum Insured	: 1,250,000.00/-

3.00 COVERAGE

Sr. No	Sum Insured Component	Sum Insured
1	Furniture, Fixtures and Fittings	5,00,000.00
2	Electrical Fittings	2,50,000.00
3	Computers, Printers & Accessories	5,00,000.00
4	Total Sum Insured	12,50,000.00

4.00 GENERAL INFORMATION

The Insured's affected premises is located at 2nd Floor, 94 Kapoor Lane, Hazratganj, Lucknow, Uttar Pradesh -226001

5.00 OCCURRENCE & CAUSE OF LOSS

As informed by you that on 24.06.2019 suddenly the Plaster of the roof got damaged due to which plaster and false ceiling fell down on the work station and which resulted the printer, file cabinet and electric fitting & wire got damaged

6.00 SURVEYORS OBSERVATION AND FINDINGS

During our visit we have observed that Plaster of the roof got damaged due to which plaster and false ceiling fell down on the work station and which resulted the printer, file cabinet and electric fitting & wire got damaged the same observed damaged condition during our visit.

7.00 INSURED'S CLAIM

Insured has not provided us any supporting documents but insured has raised claim for INR 40,000/-

8.00 LIABILITY AS PER POLICY

As informed by Insured that on 24.06.2019 suddenly the Plaster of the roof got damaged due to which plaster and false ceiling fell down on the work station and which resulted the printer, file cabinet and electric fitting & wire got damaged.

The plaster got damaged due to gradual effect; there has been no sudden impact damage/ earthquake or any other direct reason for damage the plaster and false ceiling.

Thus from the above the peril is Gradual Decay of plaster which is excluded in the policy schedule. No peril are trigger in subject loss

Thus the subject claim is not admissible under the purview of subject policy. So We shall release our final survey report to Insurer as "No Claim" and requesting to your insurer close the claim as No Claim in their record

09.00 This report is issued without prejudice to the rights of anyone concerned and is subject to terms, conditions and warranties of the insurance policy issued to and held by the Insured.

10.00 ENCLOSURES

- 10.01 Photographs
- 10.02 Intimation Mail
- 10.03 Statement
- 10.04 Copy of Aadhar Card & Pan Card
- 10.05 Copy of Canceled Cheque
- 10.05 Policy Copy
- 10.06 Insured's Communication mail

ISSUED WITHOUT PREJUDICE

For



Authorized Signatory

IAR Insurance Surveyors & Loss Assessors Pvt. Ltd.

Mr. Syed Iftikhar Ali

52805 Valid up to 27/09/2020