



FINAL SURVEY REPORT

Our ref: 14348/ICICI/18-19	Insured: M/s. Minder Foods Industries Pvt. Ltd.
	Policy No.: 1001/156757676/00/000
Report Date: March 5, 2019	Claim No: FIR000599069
	Date of survey: 29 th January 2019

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*Survey report regarding claim preferred by M/s. Minder Foods Industries P. Ltd. for
loss/damage to their property due to reported fire insured under Standard Fire &
Special Perils Insurance Policy*

DATE OF LOSS	: 25 th January 2019 @ 7.00 p.m.- as informed
DATE OF INSTRUCTION FROM INSURED	: 26 th January 2019 – as informed
DATE OF INSTRUCTION FROM INSURER	: 28 th January 2019 - as informed
SOURCE OF INSTRUCTION	: Through email dated 28 th January 2019 by Mr. K K Chaithanya, Manager Customer Service
DATE OF VISIT	: 29 th January 2019
PLACE OF SURVEY	: M/s. Minder Foods Industries Pvt. Ltd Prop: Mayur Vijaykumar Paliya Gat No 249/1/2 Khangaon, Taluka: Junner District: Pune-410502, Maharashtra
REASON FOR DELAY, IF SURVEY DEFERRED	: Not applicable

LOCATION OF LOSS, WITH PIN : Gat No 249/1/2 Khangaon, Taluka: Junner
CODE AS PER POLICY District: Pune-410502, Maharashtra
CONTACT DETAILS : Mr. Hile (Partner)
Mob No. 7038179527
NAME OF POLICY : Standard Fire & Special Perils Policy
POLICY NO/PERIOD : 1001/156757676/00/000
11.10.2018 to 10.10.2019
NAME AND ADDRESS OF INSURED : M/s. Minder Foods Industries Pvt. Ltd
AS PER POLICY Prop: Mayur Vijaykumar Paliya
Gat No 249/1/2 Khangaon, Taluka: Junner
District: Pune-410502, Maharashtra
AFFECTED ITEM : Stock
SUPPOSED CAUSE (AS PER INSURED) : Due to reported fire
SUPPOSED CAUSE (AS PER Adjuster) : Due to reported fire
POLICY COVERAGE, SCOPE : Stock of finished goods
(COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION)
RELEVANT POLICY CONDITIONS, :

- Agreed bank clause

WARRANTIES

- Designation of property clause

LOSS INDEMNIFIABLE UNDER : NO -
POLICY TERMS? (REVIEW OF APPLICABLE POLICY TERMS AND COMMENT)

- I. Opportunity to inspect the damages was not given
- II. No photographic evidence was shown to us.

NATURE AND EXTENT OF DAMAGE :

During our survey Mr. Hile conducted us & narrated the incident. The insured is in the business of manufacturing/ production of various food items such as farsan, gram flour etc. The incident narrated to us and the written statement given by the insured stated that, the oil in the frying pan/kadhai suddenly caught fire and the fire then spread across the electrical wiring. The fire through exhaust fan reached on the rear side of the kitchen wall where the heap of wood blocks was kept. Also, 150 oil cans

which were reportedly delivered in the afternoon were placed at the rear side (by the blocks out in the open). In the fire these oil cans and wood blocks got damaged. This incident took place on 25th January 2019 at around 7 p. m. The copy of incident report (which is in vernacular) given by the insured during the survey is enclosed with the report.

The premises were thoroughly inspected. At the time of our survey, none of the cans were available for inspection. Upon enquiry insured informed us that these 150 reportedly burnt cans were handed over to the scrap buyer on 28th January 2019. No photographic evidence was shown to us. Also the reportedly damaged wiring was already replaced and the exhaust fan was sent for repairs prior to our visit. Hence, the opportunity to inspect/ confirm the damages was not given to us. Later on, in the evening, Mr. Hile called us on the phone and informed us that there was a fight between the employees and during which the wooden blocks/oil cans were reportedly set on fire by them. The exact circumstances leading to the loss were not clear and also, the reportedly damaged quantity was not preserved for our inspection.

In view of the same, we are not in the position to certify the reported damages as claimed by the insured. Our observations were conveyed to the insured vide mail and registered AD dated 30th Jan 2019. Till date, we have not received any response from the insured on the same. Accordingly, we are closing our file as **NO CLAIM**.

REASON FOR CLOSURE

As elaborated earlier, no opportunity to inspect the damages were given to us. Further, it was also informed that there was a fight between the employees and during which the wooden blocks/oil cans were reportedly set on fire by them. The written incident & verbal information was not corroborating. Thus, the circumstances leading to loss is also not clear. Further, the policy covers only finished stock. The

affected items were raw material such as oil can, oil, wood, Gram flour, etc. Accordingly, we are closing our file as **NO CLAIM**.

TENTATIVE ASSESSMENT OF LOSS

Insured have claimed **Rs. 2,78,900.00**. No supporting documents are submitted by the insured. The tentative assessment is done as **Rs.1,54,900.00** based on the estimate and policy conditions. Please refer assessment sheet for detailed working.

This report is issued **without prejudice** & subject to the terms, conditions and warranties to the Policy issued to & held by the Insured.

DECLARATION

- 1. 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 a photolab and are not manipulated.*
- 2. 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:

- Policy copy
- Claim bill for Rs. 2,78,900/-
- Incident – In Original
- Supporting invoices
- Original copy Registered AD receipt
- Photographs & Our fee bill