



Surveyor Ref:

No: 15438/ICICI/2021

Report Date: 12th June 2020

Insured name: Duro shox pvt ltd

Claim No: FIR029110297

Policy No: :1003/199071904/00/000

Survey report regarding claim preferred by M/s. Duro Shox Pvt Ltd., Pune for reported loss/damage to their property insured under Industrial all risk Policy

1.0 POLICY PARTICULARS

- | | | |
|-----|-------------------------|---|
| 1.1 | Insured | : Duro shox pvt ltd.,
Gate no. 1258/1259, Sanaswadi, Pune
Nagar road, Tal Shirur, Sanaswadi, Pune,
Maharashtra- 412208 India |
| 1.2 | Insurers | : ICICI Lombard General Insurance Co.
Ltd., Pune |
| 1.3 | Type of Policy | : Industrial All Risk Policy |
| 1.4 | Policy No. | : 1003/199071904/00/000 |
| 1.5 | Period of Insurance | : From: 20/04/2020 To: Midnight 19/04/2021 |
| 1.6 | Occupancy as per Policy | : Engineering Workshop - Pipe Extruding,
Stamping, Pressing, Forging Mills, Metal
Smelting, Foundries, Galvanising Work |
| 1.7 | Location of Risk | Gate no. 1258/1259, Sanaswadi, Pune
Nagar road, Tal Shirur, Sanaswadi, Pune,
Maharashtra- 412208 India |

1.8 Item Affected : P & M -(Roughness tester machine-SJ 301)

1.9 Sum Insured for affected item P & M- Rs.115,097,000.00

2.0 Insurers have appointed us on 4th June 2020 for the survey. Pursuant to instructions, we had visited the loss premises 6th June 2020. In continuation, the Insured were requested to submit the requisite documents. Now as per quotation provided by Insured claim falls below excess hence, we are issuing our **Nil claim report**.

3.0 INCIDENT

3.1 During our survey Mr. Satish Marathe have conducted us and narrated the incident. It was informed that on **3rd June 2020** there was cyclone along with heavy rain fall. Due to this Insured's premises was got affected. Water have leaked from roof and haven fallen down on the machines kept in the workshop.

4.0 CAUSE OF LOSS

4.1 It was reported that on 3rd June 2020 there was cyclone along with heavy rain fall. The incidence of this nisarg cyclone (3rd June 2020) well reported in TV and print media all over the countries. Due to this Insured's premises was reportedly got affected. Water have leaked from roof and haven fallen down on the machines kept in the workshop. In this incidence Roughness tester machine got damaged. At the time of our inspection water marks were visible on surface and false ceiling sheet was found uprooted. However, we have a reservation over loss date as reported loss date was of 3rd June 2020 and we have got accessed to one of the insured associate WhatsApp on which the Loss video date was of 2nd

June. We have taken photographs of that WhatsApp posted video to fulfil our reservation.

5.0 Nature & Extent of Damages

5.1 We visited the premises on 6th June 2020. Premises were inspected by us. Due to reported water leakage from roof, one Roughness tester machine (Mititoyo SJ 301) in workshop got reportedly damaged/not working. However, the damaged Roughness tester machine was not made available for us for the inspection. It was kept in demarcated place already. We have advised Insured to provide us estimate and technical inspection report for the damages to machine. Further Insured have provided quotation of of \$1799.98 for damaged machine vide their mail dated 5th June 2020.

6.0 Insured's claim vis-à-vis admissibility

6.1 Loss location & operated peril are covered. However, the estimated loss works out in tune of Rs. **177019.00** & the policy excess is Rs.5 lacs. Thus, loss falls below excess.

7.0 Assessment of loss

7.1 As stated above claim falls below excess. The insured had submitted us the repair estimate. We have, assessed the loss as per estimate.

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

8.0 Conclusion

8.1 The estimated loss is in tune of Rs.1.77 lacs. & the policy excess is Rs. 5 lacs. Thus loss falls below excess. Our observations were conveyed to the Insured. Now as advised by Insurers, **we are closing our file as 'Nil CLAIM'.**

8.0 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 of loss

Quotation

Photographs