



IAR Insurance Surveyors &
Loss Assessors Pvt. Ltd.
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(Issued Without Prejudice)
(SLA – 72501 valid up to 17.02.2022)

Ref. No.IAR-1906-2723

June 20, 2019

SURVEY REPORT

**THE INSURED : M/s GMR Ambala Chandigarh Expressways
Private Limited.,
Ground Floor New Uddan Bhawan, Opp-
Terminal 3 IGI Airport, New Delhi-110037**

**THE INSURERS : ICICI Lombard General Insurance Co. Ltd.,
New Delhi**

DATE OF LOSS : 19.03.2019

THE INCIDENT : Claim for loss Due to Short Circuit

INSURANCE POLICY NO. : 1001/162538017/00/000

CLAIM No. : FIR001270909

1.0 INSTRUCTIONS

1.01 In accordance with instructions received from ICICI Lombard General Insurance Co. Ltd., New Delhi on 12.06.2019, we visited the Insured's premises(Site) situated on GMR Ambala Expressways Private Limited at Derabassi, SAS Nagar (Km. 37.800) Dist. Punjab 140506 on 12.06.2019 to survey and assess the above loss. During our visit, we met Insured's representative, inspected the damage caused, discussed the loss and collected whatever 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 And Special Allied Perils
Insurance

Policy No. : 1001/162538017/00/000

Policy Period : November 14, 2018 to November 13, 2019



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The Insured : M/s GMR Ambala Chandigarh Expressways Private Limited.,
Ground Floor New Uddan Bhawan, Opp-Terminal
3 IGI Airport, New Delhi-110037

The Insures : ICICI Lombard General Insurance Co. Ltd.,
New Delhi

Risk Location : GMR Ambala Expressways Private Limited at
Address Derabassi, SAS Nagar(Km. 37.700) Dist. Punjab
1405069

Total Sum : INR. 443,600,000/-
Insured

Excess : 5% of claim amount subject to a minimum of Rs.
20,000/-

3.00 GENERAL INFORMATION

The Insured **GMR Group Expressways Limited** has been developing projects in high growth areas such as Airports, Energy, Transportation and Urban Infrastructure. Head office is situated at **Ground Floor New Uddan Bhawan, Opp-Terminal 3 IGI Airport, New Delhi-110037**

4.00 OCCURRENCE & CAUSE

During our Visit, It was reported by Mr. Iqbal Singh (Project Manager) that on dated 24- Apr-2019 due to Storm, high wind and lightning , there was short circuit in main electrical wires in Traffic Signal at Patiala junction at Km 37.800 on GMR Ambala Chandigarh Expressways, which resulted into burring of the Traffic signal LED module and other module cards and electrical wires due to this reason the Traffic signal is not functional

Thereafter, the insured's representative reported the matter to Underwriters and subsequently we were depute to Carryout survey and assessment of loss.

5.00 EXTENT OF DAMAGE

Due to Short Circuit, Traffic Signal (LED module and other module cards and electrical wires) got affected



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6.00 OUR OBSERVATION:-

During the verification we carried out the survey & verified the physical circumstances of loss. We verified damaged traffic signal parts LED module and other module cards and electrical wires pole damaged due to short circuit

07.00 LIABILITY AS PER POLICY

During our Visit, It was reported by Mr. Iqbal Singh (Project Manager) that on dated 24- Apr-2019 due to Storm, high wind and lightning , there was short circuit in main electrical wires in Traffic Signal at Patiala junction at Km 37.800 on GMR Ambala Chandigarh Expressways, which resulted into burning of the Traffic signal LED module and other module cards and electrical wires due to this reason the Traffic signal is not functional due to short circuit

As per Standard Fire And Allied Peril Insurance Policy in Standard Fire And Allied Peril under section Exclusion.

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.

Thus, from the above claim case is not tenable as per terms & condition of the policy schedule we discussed the matter with insured & Insured withdrawn the subject claim and we are issuing our **“Nil Claim”** Report in this regard

08.00 DISCLAIMER:-

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

09.00 ENCLOSURES:-

09.01 Copy of Claim intimation Letter.

09.02 Photographs taken by us.

09.03 Copy of Insurance Policy



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For



Authorized Signatory

IAR Insurance Surveyors & Loss Assessors Pvt. Ltd

Mr. Syed Iftikhar Ali

52805 Valid up to 27/09/2020