



FINAL SURVEY REPORT

Surveyor Ref:

No: 15502/ICICI/2021

Insured Name:

Raut accident and fracture hospital

Claim No: FIR030040328

Report Date: 27th June 2020

Policy No: 1001/200266423/00

*Survey report regarding claim preferred by M/s. Raut accident and fracture hospital
Pune for reported loss/damage to their property insured under Standard Fire and
Special Perils Policy*

1.0 POLICY PARTICULARS

1.1	Insured	: Raut accident and fracture hospital S No 4311 Kalthan Road M Post, Tal Indapur, Dist Pune 413106 Maharashtra
1.2	Insurers	: ICICI Lombard General Insurance Co. Ltd., Pune
1.3	Type of Policy	: Standard Fire and Special Perils Policy
1.4	Policy No.	: 1001/200266423/00
1.5	Period of Insurance	: From : 00:00 Hours of May 26, 2020 To : Midnight of May 25, 2021
1.6	Occupancy	: Hospitals, Xray and Diagnostic clinics
1.7	Item sum Insured	: Building-Sum Insured: Rs. 10,000,000.00
1.8	Total Sum Insured	: Rs. 10,000,000.00

- 1.9 Location of Risk S No 4311 Kalthan Road M Post,
Tal Indapur, Dist Pune 413106
Maharashtra
- 1.10 Item Affected : Building, P & M

2.0 Insurers have appointed us on 11th June 2020 for the survey. Pursuant to instructions, we had carried out our virtual (telephonic) survey on the same day and thereafter physical survey was carried out on 18th June 2020 after confirmation of schedule from Insured. In continuation, the Insured were requested to submit the requisite documents. This was further followed-up by reminders. On the basis of the documents/information made available to us, we are issuing the final report.

3.0 INCIDENT

- 3.1 During our physical survey Mr. Balasaheb Raut have conducted us and narrated the incident. It was informed that on 7th June 2020 there was heavy rain coupled with storm at Indapur region. Due to this, panel sheet was collapsed. Suddenly fire and smoke were observed at terrace. There was reportedly short circuit in lamp post at terrace. All of sudden, due to high voltage machineries in hospital and lift was got stopped. Fan had caught fire. Excepts fan no other machine was observed with burnt marks during our inspection.

4.0 CAUSE OF LOSS

- 4.1 Based on information provided, observation during our survey, the cause of loss could reasonably have attributed to **rain coupled with heavy storm.**

5.0 Nature & Extent of Damages

5.1 We have carried out survey on 18th June 2020 during which the premises were inspected and photographed. Broadly our observations are as follows:

➤ **Building:**

1. Front side ACP panels and ACP sheet were uprooted/deformed and need to be replaced.
2. Main entrance glass paneling was damaged. Need to be repaired.
3. On fourth floor Patient ward, right side wall was observed with crack near column and beam. It needs plastering and painting.

➤ **Machineries/Equipment:**

We observed that equipment such as Ventilator, analyzer, NIBP monitor, X-ray, CT scan machine, SWD diathermy machine was non-functional. High voltage, reverse current led to machinery breakdown. Fire was not generated in these machines. Only one wall mounting fan was observed with burnt marks. As per the Policy, coverage is taken for only building. Hence damages to machineries/ equipment are not covered.

- Two lifts (Normal and Patient) were also down due to surge in voltage. Various parts such as mother board, power supply card, relay card, fuse cards were reportedly damaged and need repairs. Lifts are damaged due to spike/surge which is excluded under fire Policy.

As elaborated above, out of damaged parts, damages to building are only covered. **Thus, liability if any is restricted to building only.**

5.2 We have advised Insured to provide us claim estimate with supporting documents. Thereafter Insured have provided us estimation/quotation along with measurement sheet for repairing of building.

6.0 ASSESSMENT OF LOSS

6.1 Insured wish to settle the claim on the market value basis & have provided us the quotations for the repairing of building. The insured had lodged a claim **for Rs.296575.00**. Policy is having RIV clause. Final bills are not provided. Hence, we have applied necessary depreciation and have assessed the loss accordingly. Please refer assessment sheet for detailed working.

6.2 **Underinsurance**

Area of building is 14000 sqft. Value at risk works out as Rs. 12600000.00. Sum insured availed for the building is Rs. 10000000.00. Thus, building is underinsured to the extent of Rs. 2600000 and percentage of underinsurance is **20.63%**.

6.3 The assessment of loss works out to **Rs. 101040.00**. 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 27th June 2020.

7.0 ADMISSIBILITY

7.1

➤ Date of loss	Covered
➤ Damaged Item	Covered
➤ Loss location	Covered
➤ Peril operated	Covered

7.2 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.

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

9.0 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

Documents from Insured

1. Consent mail
2. Quotation for repair.
3. Photographs