



Our Ref No.: 14532/ICICI/19-20

Policy No. 1001/14355665/01/000

Date: 17th October 2019

Claim no.: FIR000985460

FINAL SURVEY REPORT

**STRICTLY CONFIDENTIAL & PRIVILEGED FOR THE USE OF
INSURERS AND THEIR LEGAL ADVISORS ONLY**

DATE OF LOSS : 12th April 2019 at around 8.40 am

DATE OF INSTRUCTION FROM INSURED : 12th April 2019

DATE AND TIME OF INSTRUCTION FROM INSURER : 13th April 2019

SOURCE OF INSTRUCTION : Through email dated 13th April 2019

TIME & DATE OF VISIT : 13th April 2019 at around 3 pm

REASON FOR DELAY, IF SURVEY DEFERRED : -

LOCATION OF LOSS, WITH PIN CODE : Plot No B-11, MIDC, Newasa Industrial Area,
Ahmednagar, Maharashtra-414603

PERSON CONTACTED : Mr. Ajay Dwivedi (Mob: 9001084111)

NAME OF POLICY : Standard Fire and Special Perils Insurance
policy

POLICY NO : 1001/14355665/01/000
Policy period :20.01.2019 to 19.01.2020

Sum Insured: Rs. 3,50,00,00,000/-

NAME ADDRESS OF INSURED : M/s VRS Foods Ltd
B 56, Sahibabad Industrial Area Site 4,
Sahibabad , Ghaziabad, Uttar Pradesh

AFFECTED ITEM : Stock of dairy whitener powder

SUPPOSED CAUSE (AS PER INSURED) : Reported fire

SUPPOSED CAUSE (AS PER Adjuster) : Fire

POLICY COVERAGE, : The affected location and stock is covered
SCOPE(COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION) under this policy. However, the operated peril is not covered.

RELEVANT POLICY CONDITIONS, WARRANTIES :

- Agreed bank clause
- Designation of property clause
- Floater Clause

CIRCUMSTANCE OF LOSS :

During our visit, Mr. Ajay Dwivedi conducted us & narrated the incident. The supporting incident narration was provided to us. The gist of same is elaborated here...

(Quote)

Plant was running for daily production process, at about 0840 hrs. smoke with fire is noticed by employees working at sifter section. Fire in dryer section is informed to emergency control room & gate on land line phones & using mobiles. Fire emergency is declared by plant head. Incident is reported to respective authority & external fire support team near to factory & Newasa Industrial area. Security team & employees working in vicinity have fight the fire with portable fire extinguishers & major firefighting system. Help is asked from neighboring factories for emergency control. All safety measures were followed while tackling fire emergency control. All safety measures were followed while tackling fire emergency. Available manpower

mustered at assembly point was deployed for main fire fighters, supporting staff, adjacent compartment cooling team, communication member, team leader etc. all teams have fight the fire with systematic approach & confidence. The professional & firefighting techniques helps to control the fire. Mula Sahakari Sakhar Karkhana fire brigade with their trained fire fighters have helped to fight the fire. Fire was under control at about 1130 hrs. Post fire monitoring team consist of 02 employees at each floor is deployed for monitoring. All employees musterred at assembly point & head count is taken debriefing conducted actual cause of fire & system deficiency investigation is in progress. Damages caused due to fire to assets & raw material /finish goods list is attached.

(Unquote)

The incident was confirmed by inspecting the available CCTV footages. The spray dryer has three stage drying, in which the milk concentrate is sprayed from the top portion of the dryer along with the steam. As the milk concentrate (moisture content-40 to 45%) comes downwards, it loses moisture to the hot steam and the finally the dairy whitener powder is produced, which has a moisture content of 3-5% only. The dryer is erected inside a four storey building. The drying is done in three stages i.e. dryer chamber, Integrated Fluid Bed Dryer (IFBD) and Fluid Bed Dryer (FBD).

NATURE AND EXTENT OF DAMAGE :

As the concentrate inside the dryer suddenly caught fire, all the material present in all three stages of the dryer was burnt. This was flushed out by spraying water from top side. The burnt remains were already disposed prior to our visit. Insured provided us the quantity that was available inside the dryer which was undergoing drying. As the same is excluded from the SFSP policy, thus, the claim is not admissible. Our observations were conveyed to the insured. Accordingly, as advised by you we are

closing our file as **NO CLAIM.**

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

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
- Photographs
- Our Fee Bill