

(Issued Without Prejudice)
(SLA – 72501 valid up to 17.02.2022)

Ref. No. IAR-1906-6185

Nov 27, 2019

SURVEY REPORT

THE INSURED	: M/s Ojha E. N. T. Surgical Complex 8,9, & 8A Tagore Town Allahabad, Uttar Pradesh-211002
THE INSURERS	: ICICI Lombard General Insurance Company Ltd
DATE OF LOSS	: On 23.10.2019
THE INCIDENT	: Due to short circuit in electric board
POLICY No.	: 1001/171560416/00/000
CLAIM No.	: FIR005584944

1.00 INSTRUCTIONS

In accordance with instructions received from ICICI General Insurance Co. Ltd. On 25-October-2019, we visited the Insured's Location situated at 8,9, & 8A Tagore Town Allahabad, Uttar Pradesh-211002 on 26-October-2019. During our visit, we met Insured, inspected the damage caused, discussed the loss and collected relevant information/documents that were readily available.

1.01 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 Perils Insurance
Policy No.	: 1001/171560416/00/000
Policy Period	: From 16.05.2019 to 15.05.2020
The Insured	: M/s Ojha E. N. T. Surgical Complex 8,9, & 8A Tagore Town Allahabad, Uttar Pradesh-211002
The Insurer	: ICICI Gen. Insurance Company Limited
Risk Location Address	: 8,9, & 8A Tagore Town Allahabad, Uttar Pradesh-211002

Total Sum : INR. 127,200,000/-

3.00 PERILS COVERED:-

Sr. No	Description	Amount
1	Building (Without Plinth & Foundation)	60,000,000.00
2	Computer, Printers & Accessories	4,000,000.00
3	Electrical Fitting & Installations	28,000,000.00
4	Furniture Future & Fitting	18,000,000.00
5	Plant Machinery & Accessories	17,200,000.00
6	Total Sum Insured	127,200,000.00

4.00 OCCURRENCE & CAUSE OF LOSS

During our visit, we were briefed about the incident by Mr. Dr LS Ojha (Proprietor) engaging a business of Hospital . As reported by Mr. DR LS Ojha, that on date 23-10-2019 at around 11:00 Pm due to short circuit in electric panel the fire occurred further resulting to the burnt of around 43 MCB & Wires. As per the schedule ,during course of our visit to the loss site we have observed few of the below mention items were in burnt condition , and on the basis of this only we are considering the burnt items and accordingly proceed in the said claim . The details of the burnt items we have observed during course of our visit are as follows:-

Sr. No	Particulars	Unit	Qty.
1	32 Am MCB Havells	PCS	9
2	6 MM FR Copper IND Cable Havells	Coil	1
3	4 MM FR Copper IND Cable Havells	Coil	1
4	3.5*95 SQMM Aluminum Armored Cable Havells	Meter	15

5.00 FIRE BRIGADE

The Insured has not provided us a copy of Fire Brigade Report

6.00 NATURE & EXTENT OF LOSS

Due to fire inside the Insured's premises. Due to which the some items of Insured's premises i:e 32 Am MCB Havells, 6 MM FR Copper IND Cable Havells, 4 MM FR Copper IND Cable Havells 3.5*95 SQMM Aluminum Armored Cable Havells & got burnt.

7.00 INSURED'S CLAIM

Insured has raised a claim for INR 20,325.00 /- towards burnt items:-

Sr. No	Particulars	Unit	Qty.	Rate	Amount
1	32 Am MCB Havells	PCS	9	200.00	1,800.00
2	6 MM FR Copper IND Cable Havells	Coil	1	5,965.00	5,965.00
3	4 MM FR Copper IND Cable Havells	Coil	1	3,965.00	3,965.00
4	3.5*95 SQMM Aluminum Armored Cable Havells	Meter	15	573.00	8,595.00
5	Gross Loss				20,325.00

8.00 SURVEYOR OBSERVATION AND FINDINGS

Pursuant to instruction as received from insurer on 25.10.2019 and accordingly, we visited at Insured's premises on 26.10.2019 to carry out the survey and discussed about the loss situation & gathered relevant information as readily available at the loss site. During course of our visit we observed 09 Nos. 32 AMP MCB & Wires were burnt badly condition

9.00 ASSESSMENT OF LOSS

Sr. No	Particulars	Unit	Qty.	Rate	Amount
1	32 Am MCB Havells	PCS	9	200.00	1,800.00
2	6 MM FR Copper IND Cable Havells	Coil	1	5,965.00	5,965.00
3	4 MM FR Copper IND Cable Havells	Coil	1	3,965.00	3,965.00
4	3.5*95 SQMM Aluminum Armored Camle Havells	Meter	15	573.00	8,595.00
5	Gross Loss				20,325.00
6	Less: Depreciation				NIL
7	Assessed Loss				20,325.00
8	Less: Salvage Value				NIL
9	Net Assessed Loss				20,325.00
10	Less: Under Insurance				Nil
11	Adjusted Loss				20,325.00
12	Less: Policy Excess				10,000.00
13	Net Adjusted Loss				10,325.00

The Net Assessed Loss worked out for INR 10,325/-

10.00 DEPRECIATION:-

NIL

11.00 SALVAGE VALUE:-

NIL

12.00 ADWQUACY OF SUM INSURED:-

Based on our Observation the available sum insured is adequately covered

13.00 POLICY EXCESS

5% of claim amount subjected to minimum of INR. 10,000/- for each & every loss

14.00 INSURED CONSENT

Yes

15.00 ENCLOSURES

1. Photographs
2. Incident Details
3. Copy of Pan Card
4. Copy of Cancelled Cheque
5. Copy of Consent Letter
6. Policy Copy

15.00 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.

For



Authorized Signatory
IAR Insurance Surveyors & Loss Assessors Pvt. Ltd
Mr. Syed Iftikhar Ali
52805 valid up to 27/09/2020