

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

**Ref. No. IAR-1909-5363****September 29, 2019**

**SURVEY REPORT**

<b>THE INSURED</b>	: M/s Sandal Suites Pvt Ltd Plot No22 Sector 135 Noida Expressway, Noida, Uttar Pradesh Pin- 201301
<b>THE INSURERS</b>	: ICICI Lombard General Insurance Co. Ltd., Delhi
<b>DATE OF LOSS</b>	: 01/08/2019
<b>THE INCIDENT</b>	: Claim for loss due to Storm
<b>INSURANCE POLICY No.</b>	: 1001/130957752/02/000
<b>CLAIM No.</b>	: FIR001759445

**1.00 INSTRUCTIONS**

- 1.01 In accordance with instructions received from ICICI Lombard General Insurance Co. Ltd., Delhi on 09.08.2019, we visited the Insured's premises situated at Plot No22 Sector135 Noida Expressway, Noida, Uttar Pradesh Pin- 201301, on 09.08.2019 to survey and assess the above loss. During our visit, we met Insured, inspected the damage caused, discussed the loss and collected relevant 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 Perils Insurance
Policy No.	: 1001/130957752/02/000
Policy Period	: From 15.05.2019 to 14.05.2020 M/s Sandal Suites Pvt Ltd
The Insured	: Plot No22 Sector135 Noida Expressway, Noida, Uttar Pradesh Pin- 201301
The Insurer	: ICICI Lombard General Insurance Co. Ltd., Delhi
Risk Location Address	: Plot No22 Sector135 Noida Expressway, Noida, Uttar Pradesh Pin- 201301

**3.00 PERILS COVERED**

Sr. No	Particulars	Amount
1	Building (Without Plinth & Foundation)	1,10,00,00,000.00
2	Plinth & Foundation	15,00,00,000.00
3	Plant & Machinery	20,00,00,000.00
4	<b>Total Sum Insured with Plinth &amp; Foundation</b>	<b>1,45,00,00,000.00</b>

**4.00 GENERAL INFORMATION**

The Insured's affected premises is located at Plot No 22 Sector135 Noida Expressway, Noida, Uttar Pradesh Pin- 201301

**5.00 LIABILITY AS PER POLICY**

The cause of loss is due to Storm, which is found to be sudden unforeseen & Beyond Insured's control.

Thus, in our opinion, the liability for the claim case attaches to the Insurer

**6.00 OCCURRENCE & CAUSE OF LOSS**

As informed by insured representative on date 01.08.2019 at around 05 pm due to storm around 02 nos. of toughened glasses were broken at insured work premises

**7.00 Surveyors Observation and Findings**

Following information was gathered at site:-

1. As informed by insured representative on date 01.08.2019 at around 5pm due to storm around 02 nos. of toughened glasses were broken at Insured premises.
2. The most probable cause of loss is due to Storm as informed by Insured representative (Statement Attached).

**8.00 INSURED'S CLAIM**

Insured has raised claim 43,648.20 for damaged toughened glasses as details are given below mention:-

Sr. No	Particulars	Unit	Qty.	Rate	Claim Amount
1	6 MM Clear Toughened+ 12 MM Glass	Square Feet	96.00	270.00	25,920.00
2	Labour Installation Charge				10,320.00
3	Cartage Charges				750.00
4	<b>Sub Total</b>				<b>36,990.00</b>
5	Add: CGST @9%				3,329.10
7	Add: SGST @ 9%				3,329.10
8	<b>Gross Loss</b>				<b>43,648.20</b>

#### **09.00 VERIFICATION**

09.01 We have verified the damage caused due to storm at Insured's Premises.

09.02 Insured has claimed for damaged toughened glasses in support of the Glasses, provided us purchase order of damaged toughened glasses

09.03 Thereafter we sought purchase order of damaged glasses from insured. We have considered value of damaged glasses from purchase & assessed the loss accordingly

#### **10.00 ADEQUACY OF SUM INSURED**

Based on our observation the available sum insured is adequately covered.

#### **11.00 SALVAGE**

NIL

#### **12.00 POLICY EXCESS:**

5% of the claim amount subject to minimum of Rs. 10,000/-

#### **13.00 ASSESSMENT OF LOSS**

On the basis of our observations and verification, the assessment of the loss has been worked out as under:-

Sr. No	Particulars	Unit	Qty.	Rate	Claim Amount	Assessed Amount
1	6 MM Clear Toughened+ 12 MM Glass	Square Feet	96.00	270.00	25,920.00	25,920.00
2	Labour Installation Charge				10,320.00	10,320.00
3	Cartage Charges				750.00	750.00
4	<b>Sub Total</b>				<b>36,990.00</b>	<b>36,990.00</b>
5	Add: CGST @9%				3,329.10	-
7	Add: SGST @ 9%				3,329.10	-
8	<b>Gross Loss</b>				<b>43,648.20</b>	<b>36,990.00</b>
9	Less: Policy Excess					10,000.00
10	<b>Net Adjusted Loss</b>					<b>26,990.00</b>

#### **14.00 INSURED'S CONSENT ON ASSESSMENT:-**

We have shared the claim assessment through email and also explained the same to insured over phone & received their consent on the same.  
Copy of assessment having insured consent is enclosed

#### **15.00 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

#### **16.00 ENCLOSURES**

- 16.01 Photographs
- 16.02 Intimation Mail
- 16.03 Statement
- 16.04 Policy Copy
- 16.05 estimate
- 16.06 Insured's Communication mail

**ISSUED WITHOUT PREJUDICE**

For



Authorized Signatory

IAR Insurance Surveyors & Loss Assessors Pvt. Ltd.

Mr. Syed Iftikhar Ali

52805 Valid up to 27/09/2020