

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

Ref. No. IAR-1909-5122

January 23, 2020

SURVEY REPORT

THE INSURED : Varun Vihar CC-OP G.H. Society Ltd.
Varun Vihar Cghs Plot No-12, Sector-9, Rohini, New
Delhi Pin- 110085

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

DATE OF LOSS : 01.07.2019

THE INCIDENT : Claim for loss due to Fire

**INSURANCE
POLICY No.** : 1001/166125784/00/000

CLAIM No. : FIR001373480

1.00 INSTRUCTIONS

- 1.01 In accordance with instructions received from ICICI Lombard General Insurance Co. Ltd., Delhi on 03.07.2019, we visited the Insured's premises situated at Near Varun Vihar Cghs Plot No-12, Sector-9, Rohini, New Delhi Pin- 110085, on 03.07.2019 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 Allied Perils Insurance

Policy No. : 4017/166071951/00/000

Policy Period : From 21.02.2019 to 20.01.2020

The Insured : Varun Vihar CC-OP G.H. Society Ltd.
Varun Vihar Cghs Plot No-12, Sector-9, Rohini, New
Delhi Pin- 110085

The Insurer : ICICI Lombard General Insurance Co. Ltd.,
Delhi

Risk Location Address : Varun Vihar Cghs Plot No-12, Sector-9, Rohini, New
Delhi Pin- 110085

Sum Insured

| Sr. No | Particulars | Amount |
|--------|--|----------------|
| 1 | Building (Without Plinth & Foundation) | 50,000,000.00 |
| 2 | Plinth & Foundation | 50,000,000.00 |
| 3 | Furniture Fixture & Fittings | 1,000,000.00 |
| 4 | Total Sum Insured with Plinth & Foundation | 101,000,000.00 |

3.00 GENERAL INFORMATION

The Insured's affected premises is located at Varun Vihar Cghs Plot No-12, Sector-9, Rohini, New Delhi Pin- 110085

4.00 OCCURRENCE & CAUSE OF LOSS

As Informed by Representative Umang Midha on dated 01/07/2019 at around 11:45 pm the fire started in the electric meter area the reason of fire was to be spark from meter Insured immediately called to fire brigade, police and also TPDDL. Due to fire 28 Electric Meter along with Wire & Ceiling area of parking got damaged

5.00 Surveyors Observation and Findings

During our survey visit, we have observed Due to fire 28 Electric Meter along with Wire & Ceiling area of parking got damaged

6.00 INSURED'S CLAIM

Insured has raised claim INR. 3,92,540 for damaged items are below mention:-

| SR. No. | Description | Units | Area | Rate(Rs.) | Amount |
|---------|--|-----------|----------|-----------|------------|
| 1 | Cheeping of damaged ceiling plaster | Sq. Feet | 3,000.00 | 8.00 | 24,000.00 |
| 2 | 12-18 mm thick ceiling & tie beam plaster in ratio 1:4 (1- part of cement, 4 part of sand) | Sq. Feet | 3,000.00 | 40.00 | 120,000.00 |
| 3 | White wash (Rubbing of damage paint & applied two coat of white wash) | Sq. Feet | 5,045.00 | 4.00 | 20,180.00 |
| 4 | 10 mm copper wire (Havells),Red | 11 Bundle | | 6,800.00 | 74,800.00 |
| 5 | 10 mm copper wire (Havells),Black | 11 Bundle | | 6,800.00 | 74,800.00 |
| 6 | 1.5 mm copper wire (Havells) | 11 Bundle | | 1,100.00 | 12,100.00 |
| 7 | 1" PVC Pipe (Astral) | 10 Bundle | | 1,600.00 | 16,000.00 |
| 8 | 1" PVC Bend (Astral) | 20 Packet | | 150.00 | 3,000.00 |
| 9 | 1" PVC Clip | 10 Packet | | 150.00 | 1,500.00 |
| 10 | PVC Junction box | 3 Packet | | 120.00 | 360.00 |

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|----|---------------------|----------|--|-----------|------------|
| 11 | Flexible pipe 1.25" | 4 Bundle | | 200.00 | 800.00 |
| 12 | Labour Charge | | | 45,000.00 | 45,000.00 |
| 13 | Sub Total | | | | 392,540.00 |

7.00 LIABILITY AS PER POLICY

The cause of loss as ascertained to be is due to fire incident, which is found to be in sudden, unforeseen in nature & loss beyond insured's control.

We had a regular follow up with Insured to provide us claim cost supporting documents, but even after repeated follow ups, we remained unable to receive any response/ revert from Insured.

Thus, the liability for the claim case doesn't attaches to Insurer.

Thus in absence of claim cost supporting documents Nil Liability attaches to Insurer.

8.00 Remark

Post completion of survey, we requested Insured to submit the relevant documents vide our various telephonic conversation and mails and Final Reminder on dated 21.01.2020 but we have not received any requisite documents/ information from Insured mentioned below:-

- Newly Purchase Invoice of Materials installed
- Final Repair bill of damaged materials along with payment proof
- Claim Bill
- Cancelled cheque in original and AML documents (Registration Certificate and PAN Card)

Based on non-submission of documents & non-corporation of requisite documents, we are issuing **"No Claim"** report to Insurer & requesting Insurer to close the claim as **"No Claim"** in their records.

09.00 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.

10.00 ENCLOSURES

- 10.01 Photographs
- 10.02 Intimation Mail
- 10.03 Policy Copy
- 10.04 Estimate

10.05 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