



FINAL SURVEY REPORT

<u>Surveyor Ref:</u>		<u>Insurers' Ref:</u>
No: 14777/ICICI/19-20		Insured Name: New Jai Malhar Sizars
Report Date	12 th Sept 2019	Policy No: 1001/162694808/00/000
		Claim No.: FIR001762807

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

*Survey report regarding claim preferred by New Jai Malhar Sizars for
loss/damage to their property insured under Standard Fire & Special Perils Policy*

1.0 POLICY PARTICULARS

- 1.1 Insured : New Jai Malhar Sizars
House No.898/H1, And 898/H2,
Survey No. 7, Hissa No.2, New
Gharat Compound, Kamba Road
Village Kambe, Bhiwandi,
Dist Thane 421302,
Thane, Maharashtra Pin 421302
- 1.2 Insurers : ICICI Lombard General Insurance Co.
Ltd.
- 1.3 Type of Policy : Standard Fire and Special Perils Policy
- 1.4 Policy No. : 1001/162694808/00/000
- 1.5 Period of Insurance : 10th Jan 2019 to 09th Jan, 2020
- 1.6 Occupancy : Weaving Mills
- 1.7 Total Sum Insured : Rs. 5,00,00,000/-

1.8 Item Affected : Stock such as Yarn, semi-finished & finished Beams stock, stock in process Chemicals etc

1.9 Sum insured for affected : **Stock:** Rs 2,00,00,000.00

2.0 INCIDENT

2.1 Heavy rains poured in Mumbai, Bhiwandi, Kalyan area in Maharashtra and in Kolhapur, Sangli, Karad, Belgam, Ichalkarancji, Satara etc & other many states from 26th July 2019 to 11th August 2019. Due to this flood situation occurred at many places. The incidence is well reported in TV and print media all over the countries. Due to this, water logged at insured's named location.

3.0 OBSERVATIONS

- Place of survey : House No.898/H1, And 898/H2, Survey No.7, Hissa No.2, New Gharat Compound, Kamba Road, Village Kambe, Bhiwandi, Dist Thane 421302, Thane, Maharashtra 421302
- Date of Survey : 6-8-2019
- Level of Inundation : 10 inches
- Period of inundation : From 4th August'2019 to 12th August'2019
- Cause of Loss : Flood/Inundation
- Area of the premises affected : 2500 sq ft

4.0 Nature & Extent of Damages

Stocks : We carried out the survey on 6th August 2019. It was reported that the water through Khadipar (khadi) entered into the

insured premises from west side of their premises. The nalah which was adjoining to insured property was flooded. The water inundation level was around 10 inches. The premises were being used for warping & Sizing process and production of grey cloth. The stock which was lying at insured's premises for processing such as Yarn cones, semi- finished beams, were affected due water. The detailed inspection was carried out and the damaged quantity finalized for the affected material during our inspection.

FFF : Not covered

Equipment : -

Others, if any : -

5.0 ASSESSMENT OF LOSS

5.1 During the survey, the detailed list of the affected items was physically prepared. The values were provided by the insured. The loss is assessed on the basis of such physical inspection. The supporting documents such as stock list of damaged, safe, were provided by the insured.

5.2 The assessment of loss works out to **Rs. 2,48,415.00**. 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. The consent mail is attached with the report.

6.0 ADMISSIBILITY

➤ Policy Period	Covered
➤ Date of loss	Covered
➤ Loss location	Covered
➤ Peril operated	Covered

6.1 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.

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

8.0 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*

- *Claim Form*
- *Consent mail*
- *Total Stock, Safe Stock List*
- *Affected Stock List*
- *GST Registration Certificate*
- *Photographs*
- *Our Fee Bill*