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**Our Ref:**

No. 15290/ICICI/1920

Report Date 30<sup>th</sup> April 2020

**Insurers Ref**

**Insured Name:** Nvr Mahasolar Pvt. Ltd.

**Policy No:** 1003/179986990/00/000

**Claim No.** FIR012772834

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

*Survey report regarding claim preferred by M/s. NVR Mahasolar Private Limited, for reported loss/damage  
to their property insured under Industrial All Risk Policy*

**DATE AND TIME OF INSTRUCTION** : 4<sup>th</sup> February 2020  
**FROM INSURER**

**DATE OF VISIT** : 7<sup>th</sup> February 2020

**PERSON CONTACTED** : Mr. Nigam Akhane – 9722564532

**LOCATION OF LOSS, WITH PIN CODE** : Solar Power Plant (50 MW) Village -  
Mograle, Taluk - MAN, Distt- Satara, PIN -  
415508, Maharashtra

**DATE OF LOSS** : Reportedly on 15<sup>th</sup> January 2020

**ITEMS AFFECTED** : Modules, Lightning Arrestor, Copper Cables,  
Barbed Wire Fencing and various other  
assets

## **POLICY PARTICULARS:**

- **POLICY NO** : 1003/179986990/00/000
- **TYPE OF POLICY** : Industrial All Risks Policy
- **POLICY PERIOD** : From: 01/09/2019 00:00  
To: 31/08/2020 23:59 Hrs.
- **INSURED** : Avani Signature, 6th Floor, 91A/1, Park  
Street, Kolkata - 700016
- **LOCATION OF RISK:** Village - Mograle, Taluk - MAN, Dist- Satara,  
PIN - 415508, Maharashtra
- **INSURED'S BUSINESS/  
TRADE:** : Electric Generation- Solar Power Plant 50  
MW)

## **INCIDENT**

: During our visit we were attended by Mr. Nigam Akhani. It was reported that between 14<sup>th</sup> Jan and 15<sup>th</sup> Jan 2020 theft had occurred at insured's premises. Various materials such as lightning Arrestor, Copper Cables were stolen and several materials was damaged in attempt of the theft. FIR has been reportedly lodged by Insured. However, any police documents were not provided to us.

## **NATURE & EXTENT OF DAMAGE** :

During our visit we were attended by Mr. Nigam Akhani. It was reported that Solar plant produces 50 megawatt of energy and distributed to Dahiwadi and Phaltan MSEB. We were guided through location of loss and narrated with supposed

cause. We have then inspected and photographed the loss location thoroughly. Our observations were as below.

1. 3 Lightning Arrestors were damaged and their copper cable has been reportedly stolen.
2. Barbed Wire fencing of 10 meter was found cut.
3. 17 Solar Panel module were damaged due to reported stone pelting.
4. Few diode boxes beneath solar panel found burnt/broken. Reportedly, it was due to panel wire been cut. We have observed cuts on wire. As gathered total 82 modules were damaged in above fashion.

### **CLAUSE OF LOSS VS ADMISSIBILITY**

Following aspects are very crucial to determine admissibility of claim:

1. As per Insured the cause of loss is theft. Unknown person has reportedly entered to the plant through teared fences. At the time of our inspection fences were found cut from multiple sides. Some Solar panels had stone pelted marks with some stone placed on its surface. Beneath, the solar panels diode cables were also found cut.
2. Police complaint was reportedly lodged by Insured. However, no police documents were provided to us. The damages were spread over an area of around 300 acres. Such damages cannot take place in one incident. We had asked insured to share routine checkup reports to ascertain the exact circumstances of loss. However, Insured had refused to share the same. Also, he had refused to sign our observations made during the survey. Upon asking the reason they reverted that they are abide of compliances and respective documents will be shared on mails. However, no documents were provided to us.
3. Loss have occurred reportedly between 14<sup>th</sup> Jan and 15<sup>th</sup> Jan 2020. Survey was requisitioned on 7<sup>th</sup> February 2020. Reasons for delay in applying for the survey was not provided us.

Hence in absence of police documents and other claim relevant documents, **exact cause of loss cannot be established.**

## **ASSESSMENT OF LOSS:**

As per claim intimation estimated loss is Rs. 17 lacs. Claim estimate and supporting documents were not provided to us. The claim is closed due to non-submission of documents. Hence, a tentative assessment is done, which is attached as Annexure to the report.

## **REASON FOR CLOSURE:**

Further to our survey, Insured were requested to provide documents/information relevant to the claim vide our mail **8<sup>th</sup> February 2020** which was further followed by various reminders on **12<sup>th</sup> Feb, 5<sup>th</sup> March, 17<sup>th</sup> March, 24<sup>th</sup> March, 6<sup>th</sup> April 2020**. Alongwith mails, several telephonic discussions were also made in regards with pending documents. However, till date we have not received any mentioned documents. The list of pending documents asked to Insured is as follows:

1. Claim form duly filled & Signed (blank form attached).
2. Narration of the incident detailing circumstances leading to the damages
3. Statement of loss with supporting quotations, repairs/replacement bills along with the receipt of payment made
4. Copy of original purchase invoice of the claimed item (any one invoice for each item).
5. Copy of Police FIR, Jawab, Panchanama.
6. Police Final Investigation Report.
7. Basis of sum insured along with the working of the total reinstatement value, as on date of loss.
8. Copies of the complete audited balance sheet with their audit reports, all schedules, IT returns for the financial years – 2016-2017, 2017- 2018, 2018-19. This should be for the affected farm only.
9. Year-wise capitalized values of the all assets of this unit since inception ( as per Format- 10)
10. Details of preventive maintenance carried out with supporting documents for last 6 months.
11. Details of previous breakdowns and actions taken thereafter for last 6 months.
12. Log book records/similar other records of the farm for last 6 months.

13. Salvage value offer of the damaged items

14. Photographs, if any, taken by you.

15. Please advise if you are eligible for set off of GST

16. Reasons for delay in applying for the survey. Please note that the reported date of loss was 15<sup>th</sup> January 2020 and survey was requisitioned on 7<sup>th</sup> February 2020.

17. Any other document/s which, in your opinion, would support your claim.

Further we have sent final reminder via our mail dated 16<sup>th</sup> April 2020. Still we have not received any mentioned document. **Now as advised by Insurance company, due to non-submission of claim documents, we are closing our file as "No claim".**

This report is issued without prejudice & subject to the terms, conditions and warranties of the Policy issued to & held by the Insured.

## DECLARATIONS

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 a photolab 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 27.11.2022

## Enclosure:

1. Photographs
2. Last mail sent to Insured.