

RANK INSURANCE SURVEYORS AND LOSS ASSESSORS PVT. LTD.

Chartered Engineers ⊗ Insurance Surveyors ⊗ Approved Valuers
FIRE⊗ENGINEERING ⊗MISCELLANEOUS ⊗MARINE CARGO ⊗LOP ⊗MOTOR
Licence No. SLA 72494 / Exp. 26.07.2018

“Flat No. B5, 404, Shriram Spandana Apartments, Challagutta, Bangalore - 560037
Phone: & 080-42173426. Mobile Nos.: 8884944354, 9444015234 & 9444046234 E-mail: neelkgr@rediffmail.com

No: RSBG/ICICI/Dalmia/IAR/Final/BGL-071/18-19

Date: 20.07.2020

FINAL SURVEY REPORT.

CLAIM ON LOSS DUE TO BREAKDOWN – DAMAGE TO ROLLER PRESS.

THE INSURED : M/S DALMIA CEMENT (BHARAT) LIMITED, YADWAD VILLAGE,

KARNATAKA-591 136

CLAIM REF No. FIR000483089

In accordance with the request from M/s ICICI General Insurance Company Limited, Mumbai, , we carried out survey on Loss arising out of Breakdown to Roller Press in the Factory Premises of by M/s Dalmia Cement (Bharat) Limited, Yadwad Village, Gokak Taluk, Belagum Dist, Karnataka-591 136.

We had requested the Insured to submit claim related details / documents immediately after our visit.

The Insured's claim is Under IAER policy. In the absence of reinstatement before one year from the date of loss, we had several discussions with the Insurer and with the Insured. We understand that the Insured requested settlement on Market Value basis and we submit the Final Report as below:

Claim Ref No.	:	FIR000483089
Policy particulars		
Name & address of insurer	:	M/s ICICI General Insurance Company Ltd, Mumbai
Name & address of insured	:	M/s Dalmia Cement (Bharat) Limited, 11 th and 12 th floor, Hansalaya Building, Barakhanba Road, New Delhi-110 001
Location of risk	:	M/s Dalmia Cement (Bharat) Limited, Yadwad Village, Gokak Taluk, Belagum dist, Karnataka-591 136
Insured's Business / Trade	:	Cement factory and Power plant

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Insured: Dalmia Cements (Bharat) Limited, Belagavi

Item affected	:	Grinding sleeve of Roller press installed at cement mill.
Nature Of the policy	:	Industrial All Risks Policy
Policy No. (Issued at Mumbai)	:	1003/147005189/00/000
Period of cover	:	From 00:00 hrs of 27/02/2018 to 23:59 hrs of 26/02/2019
Hypothecation Details:	:	1STATE BANK OF INDIA, Corporate Accounts Group Branch, 5th Floor, Red Parsavnath Tower, Bhai Veer Singh Marg, Gole Market, New Delhi-110001
Sum Insured :		
<ul style="list-style-type: none"> ➤ The Claim falls under Machinery Breakdown Section of the Policy – Cement Factory ➤ Sum Insured under Break Down Section including Electrical Installation, EE, Boiler Etc: Rs, 898 00 00 000 /- 		
Policy Excess	:	5% of claim amount subject to a minimum of Rs.5,00,000/- for each and every claim.

Date of Loss	:	17 th December 2018
Date of Request for survey	:	19 th December 2018
Date of appointment for survey	:	19 th December 2018
Date & time of visit for survey	:	20 th December 2018

SURVEY PARTICULARS

- Immediately on receipt of request for the survey from the Insurer, we contacted the insured and with their consent visited the factory premises on 20th December 2018.
- The Insured are Cement Manufacturing plant with Co-Gen Plant.
- Loss is in Cement Plant.
- Sri Vijay Sen Singh Deputy General Manager, Mechanical dept. was present.
- As per occurrence, on 17th December 2018 around 10:30 in the morning workers heard a loud sound from the Roller press (RP-1). Immediately the machine was turned off by the operator and the matter was informed to the higher authorities. The in-house engineers inspected the machine and observed that portions of grinding sleeve of the moveable roller were found torn off /missing.

- The Press is used for Grinding of clinker and gypsum. The Main Body of the roller press has two rollers, both rotate in opposite direction. One is a Fixed Roller and the other is Movable Roller. The input material is pulled in to the nip by one side of the roller. The material is pressed in to a dense material cake with high pressure and finally falls from the nip and is discharged for further processing. Normally the press is fixed for pre-filling operations. For long service life and easy maintenance, rollers are provided with Hard alloy pins sleeve.
- In the Process, two roller press machines named as RP1 and RP2 are installed and the total installed capacity of the cement mill was 360 MT per hour.
- Damage is in to Press No.1 Movable roller.
- The Roller press – 1 was not operational at the time of our visit.
- The door on both sides of rollers were opened and we observed that the grinding sleeve of the moveable roller was found torn / material missing at some places.
- The Sleeve surfaces were closely examined, no wear is observed and the sleeves and Pins - in the unaffected areas. These were seen in healthy condition. The fractured area has been observed with “shearing” marks.
- We ascertained that the Insured replaced the roller with a spare one and started the Press.

CAUSE OF DAMAGE:

- We also discussed about the probable cause for the damage.
- Ascertained that the system is provided with safety devices to detect and remove the Trash metal from the conveyors before feeding to the Crusher.
- Considering the nature of damage in the sleeve, the loss could be due to accidental entry of some hard material(s) / metal part(s) at the time of crushing. Though the system is provided with safety protections as discussed earlier, the entry could be due to accidental slip in detection

ADMISSIBILITY OF THE CLAIM

- The Insured's claim is under Industrial all risk Insurance Policy.
- The Cause of damage is accidental and does not falls under any of the exclusions of the Policy.

INSURED'S CLAIM

- The Insured has not submitted any claim bill.
- They submitted an Estimation towards Roller Bandage Replacement Estimated Cost (Copy attached)
- The Amount estimated is Rs.112 Lakhs which includes Total removal of equipment for removing the roller from its position for repairs, Replacing the sleeve, removal of the roller for repairs, replacement, To and Fro Transportation to Repairer's works ,Repair charges etc.,

ASSESSMENT OF LOSS

- As discussed, the Insured's claim is on lump sum based on self-estimation.
- No Invoice / quotations were provided.
- The Parts and other charges claimed are reasonable.
- However, in respect of parts, Claim is on Lump Sum. Improvement and modification cannot be ruled out. Amount assessed is after considering adjustment towards above factors- in lump sum.
- Same like for the other related jobs such as removing the roller for repairs, and re-facing the roller, transportation and labour charges claimed are also on lump sum. Basis of claim preferred supported with quotation has not been received. Same rate is considered for De-Erection and erection. Adjustment considered for Price Negotiation, etc.,
- Claim is under Industrial All Risk Insurance Policy and the Reinstatement has not been completed.
- Hence, the assessment is Market Value basis.
- Age considered is based on the Information and the depreciation considered is based on the application and usage.
- The Metal parts removed in the process of replacement considered in our assessment will fetch scrap value and adjusted while computing the loss.
- The assessment is on Market value. The VAR to be considered is also on Market value. Duly considering the present Market value, the Sum Insured is considered as adequate,
- Excess deductible as per Policy is 5% of the claim subject to Minimum of Rs.5 00 000 /- Applicable excess is adjusted while computing the loss.

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Insured: Dalmia Cements (Bharat) Limited, Belagavi

- Detailed statement of working as per points discussed above is attached as Annexure.
- As Per Annexure:

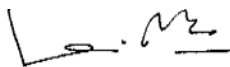
Description		Amount
Insured's Claim	Rs.	1 12 12 000
Gross assessed Loss	Rs.	65 31000
Claim under Industrial All Risk Insurance Policy. RI Has not been completed. Assessment on Market Value basis	Rs.	
Age Considered 3Y 6M Years (As per Information)	Rs.	
Depreciation PA Considered considering application	%	15%
Total depreciation %	%	53%
Depreciation Amount	Rs.	3428 775
Value after Depreciation	Rs.	31 02 225
Salvage Considered	Rs.	2 43 750
Net Assessed Loss	Rs.	28 58 475
Claim falls under MBD Section	Rs.	
Sum Insured for MBD Section - Annexure - I	Rs.	8980000000
Under Insurance	Rs.	Considered adequate
Under Insurance Amount	Rs.	
Adjusted Loss	Rs.	28 58 475
Policy Excess	Rs.	5 00 000
Net Computed Loss	Rs.	23 58 475

(Rs. Twenty Three Lakhs Fifty Eight Thousand Four hundred and Seventy Five only)


NOTE:

- Photographs taken are attached.
- Ascertained from the Insurer that the Insured has given their consent for the assessment.
- Insurer may collect the claim form from the Insured at the time of processing the claim.
- This report is certified as correct and is issued without prejudice; the same is further subject to the terms, conditions and limitations of the policy of insurance

**for Rank Insurance Surveyors And
Loss Assessors Pvt Ltd.**



(T.P. VAIDYANATHAN)



(D.VENKATARAMAN)