



## **FINAL SURVEY REPORT**

<b>Our Ref:</b> 14345/ICICI/18-19	<b>Insured:</b> M/s. Aparklene Fabric
	<b>Policy No:</b> 1001/160751658/00/000
	<b>Claim No.</b> FIR000568963
<b>Date:</b> June 21, 2019	<b>Date of loss:</b> 24 <sup>th</sup> January 2019

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

*Survey report regarding claim preferred by M/s. Aparklene Fabric, Bhiwandi for reported loss/damage to their property due to fire, insured under Standard Fire & Special Perils Policy*

<b>DATE OF LOSS</b>	: 24 <sup>th</sup> January 2019
<b>DATE AND TIME OF INSTRUCTION FROM INSURER</b>	: 25 <sup>th</sup> January 2019
<b>DATE OF INSTRUCTION FROM INSURED</b>	: 24 <sup>th</sup> January 2019
<b>SOURCE OF INSTRUCTION</b>	: Email from Ms. Puneetha Poojari on 25 <sup>th</sup> Jan 2019
<b>TIME &amp; DATE OF VISIT</b>	: 27 <sup>th</sup> January 2019
<b>REASON FOR DELAY, IF SURVEY DEFERRED</b>	: None
<b>LOCATION OF LOSS, WITH PIN CODE</b>	: M/s. Aparklene Fabrics, H No 656, gala no 3 and 4, Narayan Gharat Compound, Near Katai Water Tank, Katai Village, Bhiwandi 421302
<b>PERSON CONTACTED</b>	: Mr. Ashok Baldiya Contact No : - 9890769918
<b>POLICY NAME</b>	: Standard Fire & Special Perils Policy
<b>POLICY NO</b>	: 1001/160751658/00/000

<b>NAME &amp; ADDRESS OF INSURED</b>	: M/s. Aparklene Fabrics, H No 656, Gala No. 3 and 4, Narayan Gharat Compound, Near Katai Water tank, Katai Village, Bhiwandi 421302 Bhiwandi, Maharashtra - 421302- India
<b>AFFECTED ITEM</b>	: Stock & Building
<b>SUPPOSED CAUSE (AS PER INSURED)</b>	: Fire due to short circuit
<b>SUPPOSED CAUSE (AS PER Adjuster)</b>	: Cause of loss was fire; however, exact cause of fire and origin is not known. It is suspected to be due to electrical <b>short-circuit</b> .  Fire tenders from nearby areas had visited the place as well as police panchnama was carried. The supporting fire brigade attendance certificate (Dakhla) is provided to us.  Thus, based on the information gathered during survey and our inspection, the cause of loss/damage could be attributed to accidental fire.
<b>POLICY COVERAGE, SCOPE (COVERAGE FOR PROPERTY AND MAIN PERIL OPERATION)</b>	: Policy has coverage of Building, Plant & Machinery only.
<b>RELEVANT POLICY CONDITIONS, WARRANTIES</b>	: <b>Clauses</b> <ul style="list-style-type: none"><li>• Designation of property clause</li><li>• Earthquake</li><li>• Terrorism exclusion clause etc.</li></ul> <b>Conditions</b> <ul style="list-style-type: none"><li>• Basement Risk is excluded from the scope of cover</li><li>• Warranted the building is of RCC</li></ul>

construction (Post year 2001)

**LOSS INDEMNIFIABLE UNDER : No**  
**POLICY TERMS? (REVIEW OF**  
**APPLICABLE POLICY TERMS AND**  
**COMMENT)**

### **INCIDENT**

It was informed that on 24<sup>th</sup> January 2019 @ around 3.00 p.m. a tempo driver noticed the fire inside the gala no 4 and people were also gathered. Mr. Pramod (neighbor) of the Insured informed the incident to Mr. Ashok Baldia over Phone @ around 3.30 p.m. Insured rushed to the premises along with the municipal fire brigade team. The fire was doused at around 5 p.m. with the help one water tanker.

### **NATURE AND EXTENT OF DAMAGE**

On receipt of our appointment, we visited the loss site situated at H No 656, gala no 3 and 4, Narayan Gharat Compound, Near Katai Water Tank, Katai Village, Bhiwandi 421302 on 27<sup>th</sup> January 2019. The preliminary report was issued on 30<sup>th</sup> January 2019. In continuation, the insured were requested to submit the requisite documents/information.

The premises were inspected thoroughly. The insured is engaged in the business of Grey fabric manufacturing since 1998. The affected premises utilized for the storage of yarn and finished goods product. During our visit Mr. Ashok J. Baldia & Mr. Damodar (employee) conducted us & narrated the incident. It was informed that on 24<sup>th</sup> January 2019 @ around 3.00 p.m. a tempo driver noticed the fire inside the gala no 4 and people were also gathered. Mr. Pramod (neighbor) of the Insured informed the incident to Mr. Ashok Baldia over Phone @ around 3.30 p.m. Insured rushed to the premises along with the municipal fire brigade team. The fire was doused at around 5 p.m. with the help one water tanker.

The premise consisted of two different units Gala No 3 & Gala No 4 out of which, Gala no 4 was partially affected due to fire. Both units/galas are interconnected & belongs to the insured. The fire originated at mezzanine floor of Gala No 4 and it was burnt/affected. The Gala No 3 did not affect & was sound.

No records were made available at above process house.

The stock & building were affected in the said accidental fire. The details are as under...

► **Building:**

The soot was deposited all over at Gala No 4. The wall /flooring were badly affected. The painting of the wall pilled off. Electrical wiring, cables were completely burnt Cement sheets were found broken. The MS roof purlins were found heat affected and bent. The wooden flooring planks at mezzanine were burnt and heat affected.

► **Stock:**

As informed stock such as various raw yarns (comb) Polyester viscos, polyester cotton after doubling in loose and packed form in cardboard boxes were completely burnt. Exact quantity could not be ascertained. It was reported that the stock was maintained in soft copy at insured premises but due to theft, which occurred few months back at the insured premises, no data was made available to us during our visit. On our enquiry regarding theft FIR, it was informed that same was not done for the stolen computer. The stock (Grey fabric) was kept at ground floor in a separate store and yarn at mezzanine floor at Gala No 4. The raw yarn was completely gutted in the fire. The burnt remains were available at the premises. There was also limitation to inspect the damaged yarn thoroughly because of the wooden flooring was gutted in the fire.

It was verbally informed by the insured about 4000 kgs of yarn was stored at the mezzanine floor.

**The insured have covered STOCK in separate policy (1001/160751643/00/000). The subject policy covers Building & Machinery only.**

**ISSUES**

- :
- The policy is having warranty that the building is of RCC construction (Post year 2001). Whereas as per verbal information to us building was constructed in the year 1998.
  - Insurable interest towards building is not found

**REASON FOR CLOSURE**

:

- The insurable interest of the insured "Aparklene Fabrics" towards affected building is not found. As per mail dated 20<sup>th</sup> March 19 (copy attached),insured has informed as follows:-

**Quote**

"The plot belongs to Mr. Sampat Baldia & Building is in name of Ms. Majula Ashok Baldia, due to family relation & mutual understanding we have not signed any lease agreement"

**Un-quote**

In view of above no insurable interest established to affected Building with the Insured, at the time of loss. Thus, the claim is not admissible.

- The policy is having warranty that the building is of RCC construction (Post year 2001). Whereas as per verbal information during Survey is was noted that Building was constructed in the year 1998. Thus, the claim is not admissible.

Our observations were conveyed to the insured & insured agreed to the same & have given withdrawal mail dated 21<sup>st</sup> June 2019 (copy attached) for the same. Hence, we are closing our file as **NO CLAIM**.

### **INSURED'S CLAIM**

Insured have lodged the claim for damages towards building & machinery under Standard Fire and Special Perils Insurance policy of 1001/160751658/00/000. They have preferred claim for **Rs. 6,08,858.00**. Few supporting estimate, quotations, invoices were provided to us.

### **TENTATIVE ASSESSMENT**

The assessment of loss is based on our inspection & documents submitted by the Insured. The supporting documents are enclosed with the report. The claim is not admissible, however, based on the available documents/information & our inspection **tentative assessment is carried out to Rs. 1,82,000.00**. The detailed working is attached as **Annexures** to the report.

As the claim is not admissible, our assessment has not been shared with the insured.

### **CONCLUSION**

The cause of loss was **accidental fire**, the peril that is covered under the scope of policy issued to & held by the Insured. However, the insurable interest towards the affected property is not found (refer para above). Thus, we are issuing our closure report.

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

### **DECLARATION**

- *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.*

- 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 on photo printer.



**K. R. BIYANI**

**KAMAL BIYANI ASSOCIATES**

License No. SLA 34365 valid till 27.11.2019

**Encl:**

- Assessment as annexure
- Withdrawal mail
- Policy copy
- Claim bill
- Supporting invoices, estimate, quote
- Pan card, Adhar Card, Cancelled cheque
- Layout, Agreement
- Insured's mail regarding ownership of the building
- Photographs
- Fee bill