



Surveyor Ref:

No: 15434/ICICI/2021

Insured name: Thorat Sujata Bharat.

Report Date: 10th June 2020

Claim No: FIR029091927

Policy No: 1001/180648109/00/000

Survey report regarding claim preferred by M/s. Thorat Sujata Bharat., Pune for reported loss/damage to their property insured under Standard Fire and Special Perils Policy

1.0 POLICY PARTICULARS

- | | | | |
|-----|-------------------------|---|---|
| 1.1 | Insured | : | Thorat Sujata Bharat,
Chaitanya Lawn Karyalaya Wada Road
Gat No 35 M No 446 At Pangri Tal Khed
Dist Pune 410501, Pune, Maharashtra
Pin- 41050 |
| 1.2 | Insurers | : | ICICI Lombard General Insurance Co.
Ltd., Pune |
| 1.3 | Type of Policy | : | Standard Fire and Special Perils Policy |
| 1.4 | Policy No. | : | 1001/180648109/00/000 |
| 1.5 | Period of Insurance | : | From 00:00 Hours of September 18,
2019 To: Midnight of September 17,
2020 |
| 1.6 | Occupancy as per Policy | : | Lodging/Boarding Houses, Mess
Houses, Marriage Halls. |

- 1.7 Total Sum Insured : Building (without Plinth & Foundation)
Rs. 6,077,525.00
- 1.8 Location of Risk Chaitanya Lawn Karyalaya Wada Road
Gat No 35 M No 446 At Pangri Tal Khed
Dist Pune 410501, Pune, Maharashtra Pin-
41050.
- 1.9 Item Affected : Building.

2.0 Insurers have appointed us on 4th June 2020 for the survey. Pursuant to instructions, we had visited the loss premises 7th June 2020. In continuation, the Insured were requested to submit the requisite documents. This was further followed-up by reminders. On the basis of the documents/information made available to us, we are issuing the final report.

3.0 INCIDENT

3.1 During our survey Mr. Bharat Thorat have conducted us and narrated the incident. It was reported that on **3rd June 2020** there was cyclone(named as-Nisarg cyclone) along with heavy rain fall. Due to this Insured's Mangal Karyalya premises was got affected. False ceiling, shamiyana cloth, roof panel, electrical fitting, fans were got damaged.

4.0 CAUSE OF LOSS

4.1 Severe Cyclonic Storm Nisarga hit Maharashtra, Gujarat region and other state on 3rd June 2020. Heavy rain continued further till 2-3 days. Due to this cyclone, severe damages were occurred to life and property at many places in the state. The incidence is well reported in TV and print media all over the countries.

5.0 Nature & Extent of Damages

5.1 We visited the premises on 7th June 2020. Premises were inspected by us. Broadly our observations are as follows:

1. False ceiling of fiber material (are 16X 50 sq ft) was found broken at various places.
2. 6 Fans were found bend.
3. Shamiyana cloth(50X75) got torn at various places.
4. Cover sheet of roof panel got turned at many places.

5.2 Insured have provided us repair quotation of Rs. 513270.00 for above damages. As per Policy coverage is taken for only building hence liability if any is limited to damages to building only. Detailed extent of damages is elaborated in assessment part of report.

6.0 ASSESSMENT OF LOSS

6.1 The insured had lodged a claim for Rs. **513270.00**. Insured wish to settle the claim on market value and have provided us the Quotation for repair. We have assessed the loss based on the same. Please refer assessment sheet for detailed working.

6.2 The assessment of loss works out to **Rs. 145212.00**. 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 vide mail dated 10th June 2020.

7.0 ADMISSIBILITY

- | | |
|------------------------|---------|
| ➤ Policy Period | Covered |
| ➤ Date of loss | Covered |

- | | |
|-------------------------|---------|
| ➤ Loss location | Covered |
| ➤ Peril operated | Covered |

7.1 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.

8.0 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

Documents from Insured

1. Consent mail
2. Claim bill
3. Repair quotation.
4. Photographs