



FINAL SURVEY REPORT

Surveyor Ref:

No: 14837/ICICI/19-20

Claim No.: F001905415

Report Date 11th November 2019

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

1.0 POLICY PARTICULARS

- | | | |
|------|--------------------------|---|
| 1.1 | Insured | : Mr. Rishabh Lal C Chajer
Flat no 104, A to D, Vrundavan Apt.
CHSL, situated at Gat no. 435, plot no
41,42,43, Ichalkaranji, Kolhapur – 416115. |
| 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. | : 1001/161447765/00/000 |
| 1.5 | Period of Insurance | : Policy period – 14/12/2018 to 13/12/2019 |
| 1.6 | Occupancy | : Dwellings |
| 1.7 | Total Sum Insured | : Rs.5,000,000.00 |
| 1.8 | Item Affected | : Building, Furniture, Electrical fittings. |
| 1.9 | Sum insured for affected | : Sum Insured availed only for Building
Building: Rs.5,000,000.00 |
| 1.10 | Location of Risk | : Flat no 104, A to D, Vrundavan Apt.
CHSL, situated at Gat no. 435, plot no
41,42,43, Ichalkaranji, Kolhapur – 416115 |

2.0 INCIDENT

- 2.1 Heavy rains poured in Maharashtra (Kolhapur, Sangali, Karad, Belgaum, Ichalkaranji, Satara, Hatkarangale, Meraj etc), Karnataka, Kerala & 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 water logged at loss location.

➤ OBSERVATIONS

Place of survey	Flat no 107, Vrundavan Apt CHSL, Ichalkaranji, Kolhapur - 416115
Date of Survey	16 th August 2019
Period of inundation	From 6 th to 14 th August 2019
Cause of Loss	Flood/Inundation

3.0 NATURE & EXTENT OF DAMAGES

The insured residence is located at the loss location. As informed by the insured two flats were clubbed at ground floor. Total four BHK flat was now being used for the entire family. The new flat no 107 was allotted to the insured after merging of two flats.

The society was well fenced with BB masonry wall and the building was class A RCC structure with RCC slab. The total area of the flat measuring about 1500 sq feet. The outside water level during flood was informed around 7 feet and inside the residence water level was observed around 4.5 feet. The water marks and mud marks were clearly visible on the walls as well as on the furniture in all rooms. The door frame and door panels were observed water affected. The tiling inside the WC and bathroom

were observed with deep mud marks. The electrical fitting with switch boards at some places were also found water affected.

4.0 ADMISSIBILITY :

➤ Policy Period	Covered
➤ Date of loss	Covered
➤ Loss location	Not Covered Risk location covered under the policy: Flat no 104, A to D, Vrundavan Apt. CHSL, situated at Gat no. 435, plot no 41,42,43, Ichalkaranji, Kolhapur – 416115 Loss location: Flat no 107, Vrundavan Apt CHSL, Ichalkaranji, Kolhapur – 416115
➤ Peril operated	Covered.

5.0 TENTATIVE ASSESSMENT OF LOSS:

Insured have provided us quotation acquired from Mayur consultants towards repair (painting) to the building. Insured have not provided us final bills. Based on quotation received, we have tentatively assessed the loss.

The tentative assessment works out **Rs. 115210.43**. Detailed working is attached as Annexure to the report.

6.0 Reason for closer:

6.1 Our observation during inspection are as under:

- As informed by Insured, flat number of visited premises where loss had occurred – **107**

- Flat number physically painted on wall of Insured's house- **105/106**
- On common board of society following names were appearing against the respective flat number are as follows:

Flat No.	Name on society board
104	Mrs. Shraddha Shivraj Shinde
105	Mr. Mangilal Chhaganlal chhaged
106	Mrs. Pramila Chhaganlal Chhaged.
107	Mr. Rishbhlal c. Chhaged

Loss location is **"Flat no 107"**, whereas location covered under the Policy held by Insured is **"Flat no 104, A to D, Vrindavan apartment"** - which is altogether different. Thus there is discrepancy in addresses.

We have conveyed our observation to Insured and have asked him to provide clarification for the discrepancy in address with supporting documents. Despite our several reminders, Insured have not provided any documents **establishing coverage of risk location**.

6.2 In view of above, it is clear that location of loss is not covered under the subject SFSP policy held by Insured. The claim lodged by Insured is not payable and hence we are closing our file as **"No claim"**. We have conveyed the same to insured vide our mail dated **5th November 2019**.

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:

- Quotation received from Insured.
- Closer mail sent to Insured.
- Photographs,
- Our Fee Bill