

**TIMELINE****INSURANCE SURVEYORS AND  
LOSS ASSESSORS PRIVATE LIMITED**

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Fellow IIISLA (F/N-01028) (SLA28562)  
Fire, Marine & Engineering  
8299390800, 9415202098**Dr. Jaya Pandey**Ph.D. (Economics), Associate III  
Licentiate IIISLA (L/N-07294, SLA74567)  
Marine & Miscellaneous  
Mob - 09993953500**Er. Abhinav Pandey**B. Tech, IIT-Kanpur, Chartered Engineer  
Licentiate IIISLA (L/N-8497, SLA85166)  
Fire Marine & Engineering  
7982562479, 7065207736

REF: ILGI0911RM19-20

DATED: 27.11.2019

**PRE-RECEIPTED PROFESSIONAL FEE BILL**To,  
ICICI Lombard General Insurance Co. Ltd.  
ICICI Lombard House, 414, Veer Savarkar Marg,  
Near Sidhi Vinayak Temple,  
Prabhadevi, Mumbai-400025  
GSTIN: 27AAACI7904G1ZN

Claim Ref No: - FIR006384076

POLICY No. 1001/160288655/00/000 (Standard Fire & Special Perils)  
INSURED M/s Primia Cooperative Housing Society Ltd  
RE Survey & Assessment of loss on a/c damage to Building & Contents due  
to Fire on 09.11.19

SN	DESCRIPTION	UNIT	QTY.	RATE	AMOUNT
1	GROSS LOSS	RS.	172250.00		
	PROFESSIONAL FEE ON	RS.	100000.00	FIXED	7125.00
	PROFESSIONAL FEE ON	RS.	72250.00	1.75%	1264.38
	SUB-TOTAL	RS.			8389.38
2	CONVEYANCE:Office-Dombivli to & fro	KMS.	110.00	12.00	1320.00
3	PHOTOGRAPHS	NOS.	20.00	10.00	200.00
4	DA	NOS.	1.00	750.00	750.00
	TOTAL	RS.			10659.38
	ADD: IGST			18.00%	1918.69
	GRAND TOTAL	RS.			12578

RS TWELVE THOUSAND FIVE HUNDRED AND SEVENTY-EIGHT ONLY


  
For TIMELINE Insurance Surveyors  
And Loss Assessors Private Limited

GSTIN	09AAFCT3922N1ZW				
A/C NAME	NAME : TIMELINE INSURANCE SURVEYORS AND LOSS ASSESSORS PRIVATE LIMITED				
BANK NAME	KOTAK MAHINDRA BANK LIMITED	BRANCH	SIGRA, VARANASI	TYPE	CA
A/C NO.	573011030388	IFSC	KKBK0005305	MICR	221485005

CIN: U74120UP2015PTC070835, LICENCE NO.: IRDA/CORP/SLA-200016, EXP: 03.01.2022, PAN NO. AAFCT3922N, GSTIN 09AAFCT3922N1ZW

Corporate Office - 118, Plot # B-8, BGTA, BEAS CSL, Wadala Truck Terminal Antophill, Mumbai - 37  
Regd. Office: Hotel Awadh, Pared Kothi, Opp. Railway Station, Varanasi-221001  
Head Office: A180, Basement, Shivalik, Malviya Nagar, New Delhi-110017, Ph. : 011-40000670



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REF: ILGI0911FRM19-20

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PRIVILEGED FOR UNDERWRITERS CONCERNED &amp; THEIR LEGAL CONSULTANTS ONLY

**SURVEY & LOSS ASSESSMENT REPORT  
ON A/C OF DAMAGE TO BUILDING & CONTENT DUE TO FIRE CAUSED  
BY FIRE CRACKERS ON 09.11.19**

Claim Ref No: - FIR006384076

INSURED	M/s Primia Cooperative Housing Society Ltd
INSURER	M/s ICICI Lombard General Insurance Company Limited
POLICY NO.	1001/160288655/00/000 (Standard Fire & Special Perils)
EVENT	Damage to Building & Contents due to Fire caused by fire cracker in Flat no. 801 on 09.11.19

**INTRODUCTION**

Instructions were received from M/s ICICI Lombard General Insurance Co. Ltd., Mumbai on 11.11.19 to conduct survey and assess the loss to Building & Contents due to Fire caused by fire cracker in flat No. 801 on 09.11.19 at M/s Primia Co Operative Housing Society Ltd, Palava City, Dombivli East, Mumbai. Accordingly, survey was conducted by us on 11.11.19 and the Insured was requested to provide claim documents through our letter dated 14.11.19. Now we are pleased to submit our survey & assessment report as under for onward doing needful.

**POLICY PARTICULARS**

Policy No.	1001/160288655/00/000
Type	Standard Fire & Special Perils Policy
Issued by	M/s ICICI Lombard House, Veer Savarkar Marg, Near Siddhi Vinayak Temple Main Gate, Prabhadevi, Mumbai – 400025, Maharashtra
Insured	M/s Primia Co Operative Housing Society LTD Society office, Ground Floor, B- wing, Casa Bella Gold, Palava City, Kalyan Shill Road, Dombivli East, Thane, Maharashtra - 421204

CIN: U74120UP2015PTC070835, LICENCE NO.: IRDA/CORP/SLA-200016, EXP: 03.01.2022, PAN NO. AAFCT3922N, GSTIN 09AAAFCT3922N1ZW

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REF: ILGI0911FRM19-20

DATED: 27.11.2019

Policy period 26.11.2018 to 25.11.2019

Location of risk Survey No. 11/16, Village Kattai, Casa Bella Gold,  
Palava City, Kalyan Shill Road, Dombivli East, Thane,  
Maharashtra – 421204

Occupancy Dwellings

Sum Insured

SN	INSURED COMPONENT	SUM INSURED (RS)
1	Building (Without Plinth & Foundation)	189396800.00
2	Plinth & Foundation	46099200.00
3	Others (Excluding stocks)	144000000.00
Total Sum Insured with Plinth & Foundation		379496000.00

Subject to Clause(s) / Endorsement(s) as attached herewith: -

1. FC03: Designation of Property Clause
2. FC05: Local Authorities Clause
3. FC14: Earthquake (Fire and Shock)
4. FC25: Removal of Debris Clause (upto 1% of the claim amount)
5. FC26: Architects, Surveyors and Consulting Engineers Fees (upto 3% of the claim amount)
6. FC29: Terrorism Exclusion Clause

Subject to Conditions as mentioned below: -

1. Loss or damage to gardens, landscaping and trees/shrubs is excluded from the scope of cover
2. Basement exposure is excluded from the scope of cover
3. Content Cover is on a First Loss basis
4. Contents for 144 flats of 2 BHK covered for Rs.10,00,000 each
5. The Coverage for Contents is on Market Value (Value for New minus applicable depreciation)
6. Following fixed assets are covered under the building sum insured 1) Building (Building value includes 3 wings of Stilt 8 Floors having 144 flats, Society office & Furniture, Computer, 1 DG Set, OH & UG water tanks, Lifts 3 Nos., Electrical fittings, Meters & Meter Rooms, Pumps & Pump Rooms, CCTV, Intercom System, Fire Fitting with alarm system, Septic tank, Solar System, Security Cabins, Plate Glass, Biometric System and all other common amenities) 2) Home Contents Insurance (Individual flat Owners

Abhinav Pandey





REF: ILGI0911FRM19-20

DATED: 27.11.2019

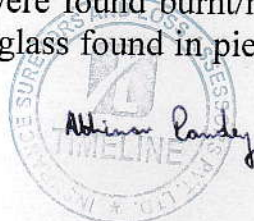
- contents value upto 10 Lacs covers Furniture, Durables, Electronic Items, Clothes & Utensils) 3) Building Contents Rs. 50,00,000/
7. Earthquake is covered and Terrorism is excluded
  8. Cost of Expediting expenses Covered upto INR 5,00,000
  9. Deductible: 5% of the claim amount subject to a minimum of INR 25,000 on each and every claim
  10. Katcha Construction is excluded from the scope of the cover
  11. Basis of Valuation Reinstatement Value excluding Stocks
  12. Storm, Tempest, Flood, & inundation sets of Perils are covered under the scope of policy and Riot, Strike, Malicious Damage perils are covered under the policy
  13. Content Covers is for Electronic Equipments, Furniture & Fixtures, consumer durables, Clothes & utensils owned or in care custody control by the residents (Jewellery/Watches and other precious stones are excluded from coverage)
  14. Proposal quoted on assumption that the building age is between 5 years to 10 Years as on date
  15. Loss Payee Clause: In the event of claim payment being made under the policy in relation to the insured risk, that payment can be made to individual member of the housing society subject to the NOC from Housing Society

## OCCURRENCE

As informed by Arwa Burhanpurwal (Owner), on 09.11.19 around 08:45 PM a Rocket (Fire cracker) came flying inside balcony of her flat no. 801 C wing due to which clothes lying on racks & in laundry bag caught fire. Outdoor unit of AC installed in balcony area also caught fire which spread to the IDU as well. The fire caused damages to sliding door & glass between balcony & main hall and walls of balcony & main hall.

## INSPECTION

On 11.11.19, we visited Insured's premises and the damages were verified in the presence of Arwa Burhanpurwal (Flat owner). During survey walls, roof, grill of balcony area & wall, roof of main hall found blackened and floor tiles of balcony area found cracked/dislodged, layout was prepared depicting areas with dimensions that needed repaint, etc. Electrical installations i.e. T.V cable wiring, LED bulb wiring & AC wiring were found burnt/melted & 01 LED bulb found cracked. Aluminium sliding door glass found in pieces & aluminum frame found







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misshapen & wooden duct door installed in balcony area found severely burnt. 01 No. revolving chair, LG AC's indoor & outdoor unit found severely burnt, 01 No. carpet found darkened whereas photographs provided for clothes that were burnt but disposed off prior to our visit. We took 20 photographs depicting overall condition of damage flat & contents are enclosed for perusal.

### OPINION ON LOSS

As Informed by insured a fire cracker landed in their balcony & fire caught onto clothes which spread through AC's ODU to IDU then main hall area. Fire is an insured peril under the SFSP policy in force, thus losses are indemnifiable.

### EXTENT OF LOSS

Damages noted during survey as per JIR are depicted as under: -

DAMAGES TO BUILDING IN FLAT NO. 801 VERIFIED ON 11.11.19						
SN	DESCRIPTION	DETAIL	DIMENSION (IN FEET)			Remarks
			HEIGHT	WIDTH	TOTAL	
1	Balcony	Right wall	10	6	60	blackend putty & painting
		Left wall	10	4	40	blackend painting
		Minus Duct door	4	2	8	
		Net left wall			32	painting
		Roof	9	4	36	blackend painting
		Column	4	12	48	blackend painting
		Floor Tiles	4	8	32	cracked/uprooted replace
		Grill	8	2	16	blackend painting
		Façade	12	10	120	blackend painting
2	Main Hall	Back wall	12	10	120	blackend painting
		Minus door	7	3	21	
		Net right wall			99	painting
		Right Wall	11	10	110	blackend painting
		Left wall	14	10	140	blackend painting
		Minus window	4	3.5	14	
		Minus sliding door	8	8	64	
		Net Left Wall			62	painting
		Furniture/cabinet	12	10	120	Ash/Smoke/dust chemical cleaning
		Roof area	12	14	168	blackend painting
3	Aluminium Sliding door				3	Frame mishapen & glass cracked replace
4	Wooden Duct Door				1	Burnt replace
5	LED Bulb & Bulb wiring				1	Burnt/melted replace
6	TV Cable wiring				1	burnt/melted replace

*Abhinav Pandey*



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DAMAGES TO CONTENT NOTICED DURING SURVEY ON 11.11.19			
SN	DESCRIPTION	CONDITION	REMARK
1	Revolving Chair	Burnt	Replace
2	AC Indoor & Outdoor unit	Burnt	Replace
3	Carpet	Burnt	Replace
4	8 Burkhas, 4 Pant Shirts, 2 sets School uniforms, General Undergarments & 2 Jackets	Burnt	Replace
5	Clothes Hanging Plastic Rack	Burnt	Replace
6	Laundry Bag	Burnt	Replace

### INSURED'S CLAIM

Insured has claimed for Rs. 1,81,290.00 as per quotations provided for damages to Building & Contents.

### ADEQUACY OF INSURANCE

#### BUILDING

SI against building is Rs. 18,93,96,800.00 (without Plinth & Foundation) taken on Reinstatement Value Basis. The Insured did not provide Valuation Report of the Building to obtain value at risk, but revealed construction area of all flats as 65,856.00 sqft. Considering construction rate as Rs. 2500.00/sqft RIV is computed & compared with SI to arrive at underinsurance, as depicted below: -

PARTICULAR	AREA/SQFT	RATE/SQFT	AMOUNT (RS.)
Value of Building Total Area	65856	2500.00	164640000.00
RIV			164640000.00
SUM INSURED			189396800.00
UNDERINSURANCE			NIL

### ASSESSMENT & ADJUSTMENT OF LOSS

The loss is being assessed as per Annexure-A under following considerations: -

#### BUILDING

- Quotations provided towards repaint of balcony, grill, main hall, replacement of Sliding Door with glass, Duct Door, LED bulb & its wire, TV cable wire may be considered genuine & adequate for the purpose of







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assessment as are consistent with observations noted during survey & photographs and rates comparable to market

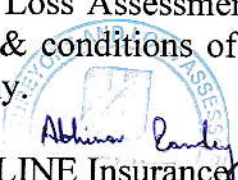
- b) Policy taken on RIV but repair/reinstatement invoices not provided thus 10% deduction suggested to a/c for the same

## CONTENTS

- a) Quotation provided towards replacement of 8 Burkhas, 4 Pant Shirts, 2 sets School uniforms, General Undergarments & 2 Jackets claimed for Rs. 27,000.00 that were already disposed off prior our visit may be considered genuine & adequate for the purpose of assessment. Maximum depreciation @ 60 % suggested to arrive at Market value
- b) Cash Invoice provided towards purchase of Carpet for Rs. 24,570.00 is being considered after deducting 60% depreciation to arrive at MV
- c) Revolving Chair, Split AC, Laundry Bag, Clothes Rack claimed for Rs. 2500.00, 29,500.00, 700.00 & 1500.00 respectively but no purchase invoice provide thus 60% depreciation suggested
- a) Nominal Salvage value of Rs. 3000.00 suggested
- b) Excess @ 5% of the claim amount subject to min. of Rs. 25,000.00 is being deducted

The loss has been adjusted for Rs. 83,960.00

Survey & Loss Assessment report hereby issued without prejudice is subject to the terms & conditions of the policy; reserving our rights to amend unintended error, if any.

  
For TIMELINE Insurance Surveyors  
And Loss Assessors Private Limited

### Enclosure:

1. Deputation Mail & Copy of Policy
2. Incident Report, Layout & Estimates/quotation
3. Copy of cancelled cheque, PAN, Aadhar, Electricity Bill, Certificate of registration & Sale deed
4. Area of flats
5. Photographs-20 & Professional Fee Bill

## ANNEXURE-A

SN	DESCRIPTION	UOM	QTY		Rate	Amount	
			Claimed	Allowed		Claimed	Allowed
A	Balcony						
1	Right Wall	sqft	60	60	95	5700.00	5700.00
2	Left Wall	sqft	12	12	95	1140.00	1140.00
3	Roof	sqft	36	36	25	900.00	900.00
4	Column	sqft	48	48	95	4560.00	4560.00
5	Tiles	sqft	32	32	310	9920.00	9920.00
6	Grill	sqft	16	16	180	2880.00	2880.00
7	Facade	sqft	120	120	95	11400.00	11400.00
B	Main Hall						
1	Right wall	sqft	110	110	20	2200.00	2200.00
2	Left Wall	sqft	62	62	20	1240.00	1240.00
3	Furniture/Cabinet	sqft	120	120	15	1800.00	1800.00
4	Back wall	sqft	120	120	20	2400.00	2400.00
5	Roof	sqft	192	192	20	3840.00	3840.00
6	Wall Repair	sqft	20	0	300	6000.00	0.00
C	Sliding Door with Glass	nos.	3	3	10667	32000.00	32000.00
D	LED & wire	LS	1	1	2000	2000.00	2000.00
E	Duct Door	nos.	1	1	2500	2500.00	2500.00
F	TV Cable wire	LS	1	1	2000	2000.00	2000.00
	Gross Loss Building					92480.00	86480.00
	Less: 10% for quotation						8648.00
	Loss Considered/Assessed Loss (A)						77832.00
	CONTENTS						
1	8 Burkhas, 4 Pant Shirts, 2 sets School uniforms, General Undergarments & 2 Jackets	LS	1	1	27000	27000.00	27000.00
2	Carpet	nos.	1	1	24570	24570.00	24570.00
3	Revolving Chair	nos.	1	1	2500	2500.00	2500.00
4	Split AC	nos.	1	1	29500	29500.00	29500.00
5	Clothes Hanging Plastic Rack	nos.	1	1	1500	1500.00	1500.00
6	Laundry Bag	nos.	1	1	700	700.00	700.00
	Gross Loss Contents					85770.00	85770.00
	Less: Depreciation @ 60%						51642.00
	Market Value/Assessed Loss (B)						34128.00
	Combined Assessed Loss for Building & Contents (A+B)						111960.00
	Less: Salvage						3000.00
	Net Assessed Loss						108960.00
	Less: Excess						25000.00
	Net Adjusted Loss						83960.00

