

(Issued Without Prejudice)
(SLA – 72501 valid up to 17.02.2022)

Ref. No.IAR-1912-7613**December 24, 2019**

SURVEY REPORT

THE INSURED : **M/s New Gayatri Flexo Graphics**
C Fc Industrial Estate Sarfuddinpur Azamgarh
Uttar Pradesh-276001

THE INSURERS : **ICICI Lombard General Insurance Co. Ltd.,**
New Delhi

DATE OF LOSS : **27-28/09/2019**

THE INCIDENT : **Claim for loss due to Rain & Inundation.**

INSURANCE POLICY NO. : **1001/158255521/00/000**

CLAIM NO. : **FIR006576685**

1.00 INSTRUCTIONS

- 1.01 In accordance with instructions received from ICICI Lombard General Insurance Co. Ltd., New Delhi on 15.11.2019, we visited the Insured's premises situated at C Fc Industrial Estate Sarfuddinpur Azamgarh Uttar Pradesh-276001 on 18.11.2019 to survey and assess the above loss. During our visit, we met Insured's representative, inspected the damage caused, discussed the loss and collected whatever information/documents that were readily available.
- 1.02 Based on the documents received, discussions held and verification carried out, we now report as under.

2.00 POLICY PARTICULARS

Type of Policy : Standard Fire And Special Perils

Policy No. : 1001/158255521/00/000

Policy Period : From 02.11.2018 to 01.11.2019

The Insured : M/s New Gayatri Flexo Graphics
C Fc Industrial Estate Sarfuddinpur Azamgarh
Uttar Pradesh-276001

The Insures : ICICI Lombard General Insurance Co. Ltd.,
New Delhi

Risk Location : C Fc Industrial Estate Sarfuddinpur Azamgarh
Address : Uttar Pradesh-276001

Total Sum : INR. 3,100,000/-
Insured

3.00 GENERAL INFORMATION

The Insured's business of Flexo Graphics. The Insured's premises is situated at C Fc Industrial Estate Sarfuddinpur Azamgarh, Uttar Pradesh-276001

4.00 OCCURRENCE & CAUSE

As informed by the Insured (Mr. Mithilesh Barnwal) that on 27/28-09-2019, continuously heavy rain occurred at Azamgarh location. Due to heavy rain water lodged in back side of the premises and due to which the boundary wall (60 Fit) of the premises got damaged. The level of the water is around, 6-8 feet at insured premises

Thereafter, Insured immediately informed to Insurer about the incident & lodged claim **(Statement Copy Enclosed)**.

5.00 EXTENT OF DAMAGE

As stated by the Insured & as per our enquiries, due to rain & inundation boundary wall of the Insured's premises got damaged

6.00 NEWS PAPER CUTTING

6.01 The Insured has provided us a copy of newspaper cutting dated 28.09.2019, a copy of which is **enclosed** herewith.

7.00 INSURED'S CLAIM

Insured has claimed INR. 1,04,777 /- for the damaged, details are given as under:-

Sr. No	Description	No	L	B	H/D	Qty	Unit	Rate	Amount
1	Earth work in excavation in trenches for foundations pipes cable etc. in ordinary soil (Loam clay or sand) including lift upto 1.5m lead upto 30m and dressing of disposal of surplus excavated earth as directed by the Engineer I/C within a lead of 30m SL No. 251								
	B/Wall	1	18.25	0.6	6.57	6.67	cum	110	722

2	Concrete with 4 cm gauge brick ballast fine sand of 1.25 fm and cement in proportion of 8:4:1 in foundation and under floors including supply of all materials labour and tools and plants etc. required for poper completion of the work SL No. 275								
	B/Wall	1	18.25	0.6	0.1	1.1	cum	3250	3558
3	Class-150 brick work in 1:4 cement and coarse sand mortar in foundation and plinth including supply of all materials labour and T&P etc. required for poper completion of the work SL No. 305								
	1st Floor	1	18.25	0.45	0.15	1.26	cum		
	2nd Floor	1	18.25	0.35	0.15	0.96	cum		
	3rd Floor	1	18.25	0.23	0.15	1.13	cum		
					Total	3.35	cum	4550	15242.5
4	RCC work with cement approved coarse sand and 2cm (3/4) gauge approved stone ballast in the proportion 1:2"4 in plinth beam including supply of all materials etc. labour and T&P etc. required for completion of the work SI No. 284								
	Linten Band	1	18.25	0.23	0.23	0.97	cum	7900	7626
5	Class-150 brick work in 1:4 cement and C/sand mortar in super structure including supply of all materials labour and T&P etc. required for proper completion of the work SI No. 305(B)+309+310								
	Wall	1	4.8	0.23	2.7	2.98	cum		
		1	13.45	0.23	2.1	6.5	cum		
					Total	9.48	cum	5010	47480

6	Mild steel or iron in plain work such as in reinforced concrete or reinforced brick work wrought to required shape as necessary including bending for proper completion of the work and including supply of steel its wastage bend hooks and authorized overlapping shall be measured SL No.504								
	Total of item of RCC work		0.97	x1.00%x78.50	0.76	Qtls	5350	4054	
7	12mm thick plaster in 1:4 with cement sand including supply of all materials labour and T&P etc. required for proper completion or the work SI No 584								
		2	4.8		2.7	25.92	sqm		
		2	13.45		1.8	48.42	sqm		
				Net Plaster in 1:4	74.34	sqm	130	9664.2	
8	Finishing wall with water proofing cement paint of approved make such as super snowcem, durocem, robiacem, guttucem, supercem, quality and required shade on undercorated wall surfaces (One coat) over and including one coat white cement primer to give an even shade after thoroughly brushing the surface to powdered materials including curring and cost of all materials SI. No.660+661								
			Same as item no 7		74.34	sqm	70	5203.8	
Total								93550.5	
Add GST @12%								11226.06	
Gross Loss Assessed								104776.6	

8.00 VERIFICATION

- 8.01 We have verified the damage boundary wall of insured's premises caused due to rain & inundation.
- 8.02 Insured has claimed for damaged boundary wall of the same provided us repair estimate of damaged boundary wall.
- 8.03 Thereafter we sought repair estimate of damaged boundary wall from insured. We have considered value of damaged boundary wall from repair bill & assessed the loss accordingly.

9.00 ADEQUACY OF SUM INSURED

Description	Area	Rate	Amount
Total Covered Area	1300	800	1,040,000
Less: Depreciation @ 10%			187,200
Less: Depreciation			852,800
Sum Insured			500,000
Under Insurance			352,800
% age			41.37

10.00 SALVAGE:

We are deducting salvage value of ` 2,000/- towards damaged boundary wall which is fair and reasonable in our opinion. Hence ` 2,000/- will be deducted from the assessment.

11.00 POLICY EXCESS:

As per policy terms and condition, an excess of 5% of claim amount subjected to minimum of Rs. 10,000/- of claim amount be deducted.

12.00 ASSESSMENT OF LOSS

On the basis of our observations and verification, the assessment of the loss has been worked out as under:-

[illegible]

	required for completion of the work SI No. 284									
	Linten Band	1	18.25	0.23	0.23	0.97	cum	7900	7626	
5	Class-150 brick work in 1:4 cement and C/sand mortar in super structure including supply of all materials labour and T&P etc. required for proper completion of the work SI No. 305(B)+309+310									
	Wall	1	4.8	0.23	2.7	2.98	cum			
		1	13.45	0.23	2.1	6.5	cum			
				Total		9.48	cum	5010	47480	
6	Mild steel or iron in plain work such as in reinforced concrete or reinforced brick work wrought to required shape as necessary including bending for proper completion of the work and including supply of steel its wastage bend hooks and authorized overlapping shall be measured SL No.504									
	Total of item of RCC work		0.97	x1.00%x78.50		0.76	Qtls	5350	4054	
7	12mm thick plaster in 1:4 with cement sand including supply of all materials labour and T&P etc. required for proper completion or the work SI No 584									
		2	4.8		2.7	25.92	sqm			
		2	13.45		1.8	48.42	sqm			
				Net Plaster in 1:4		74.34	sqm	130	9664.2	

8	Finishing wall with water proofing cement paint of approved make such as super snowcem, durocem, robiacem, guttucem, supercem, quality and required shade on undercorated wall surfaces (One coat) over and including one coat white cement primer to give an even shade after thoroughly brushing the surface to powdered materials including curring and cost of all materials Sl. No.660+661								
			Same as item no 7		74.34	sqm	70	5,204	
Total								93,551	93,551
Add GST @12%								11,226	-
Gross Loss Assessed								104,777	
Assessed Loss									93,551
Less: Depreciation @ 10%									9,355
Assessed Loss									84,195
Less Salvage									2,000
Net Assessed Loss									82,195
Less under Insurance @41.37%									34,004.26
Adjusted Loss									48,191
Less Policy Excess									10,000
Net Adjusted Loss									38,191

14.00 INSURED'S CONSENT:

We have shared the claim assessment to insured vide email & also explained the same to over phone and received their consent on the same. Copy of assessment email with insured consent is enclosed.

15.00 DISCLAIMER:

This report is issued without prejudice to the rights of anyone concerned and is subject to terms, conditions and warranties of the insurance policy issued to and held by the Insured.

16.00 ENCLOSURES

- 16.01 Copy of Claim intimation Letter.
- 16.02 Photographs taken by us.
- 16.03 Copy of Insured's Estimate of Loss.
- 16.04 Copy of Newspaper Cutting
- 16.05 Copy of Statement
- 16.06 Copy of AML Documents
- 16.07 Copy of Balance Sheet
- 16.08 Copy of Consent mail.
- 16.09 Copy of Insurance Policy Schedule

For

Mr. Ambika Dutt Sharma
IAR Insurance Surveyors & Loss Assessors Pvt. Ltd.

SLA # 50695 Valid up to 22/03/2020



Authorized Signatory