



## FINAL SURVEY REPORT

<b>Surveyor Ref:</b>		<b>Insurers' Ref:</b>
<b>No:</b> 14888/ICICI/19-20		<b>Insured Name:</b> Ms. Manju Sobhagchand Jain & Veeba Sunil Patni & Bhawana, Sanjay Patni.
<b>Report Date</b>	23 <sup>rd</sup> Sept 2019	<b>Policy No:</b> 1001/173419044/00/000
		<b>Claim No</b> FIR002224928

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

*Survey report regarding claim preferred by Ms. Manju Sobhagchand Jain & Veeba Sunil Patni & Bhawana, Sanjay Patni for loss/damage to their property insured under Standard Fire & Special Perils Policy*

### **1.0 POLICY PARTICULARS**

- |     |                     |   |
|-----|---------------------|---|
| 1.1 | Insured             | : Ms. Manju Sobhagchand Jain & Veeba Sunil Patni & Bhawana, Sanjay Patni<br>At- 13/1437, Gulabkunj, Shelke mala,<br>Ichalkaranji, Kolhapur - 416115 |
| 1.2 | Insurers            | : ICICI Lombard General Insurance Co. Ltd.  |
| 1.3 | Type of Policy      | : Standard Fire and Special Perils Policy   |
| 1.4 | Policy No.          | : 1001/173419044/00/000   |
| 1.5 | Period of Insurance | : 18.6.2019 to 17.6.2020  |
| 1.6 | Occupancy           | : Building  |
| 1.7 | Total Sum Insured   | : Rs. 90,00,000/-   |
| 1.8 | Item Affected       | : Building  |

- 1.9 Sum insured for affected : Building - Rs. 90,00,000/-  
1.10 Excess : Not mentioned

## **2.0 INCIDENT**

- 2.1 Heavy rains poured in Maharashtra (Kolhapur, Sangali, Karad, Belgam, Ichalkaranji, Satara, Hatkarangale, Meraj etc), Karnataka, Kerala & other many states from 26<sup>th</sup> July 2019 to 11<sup>th</sup> 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 insured's named location.

## **3.0 OBSERVATIONS**

- Place of survey : 13/1437, Gulabkunj  
Shelke Mala, Ichalkaranji  
Dist Kolhapur Kolhapur  
Maharashtra – Pin 416115
- Date of Survey : 16-8-2019
- Level of Inundation : Inside 8 to 9 ft Outside 10 ft
- Period of inundation : From 5<sup>th</sup> August'2019 to 12<sup>th</sup> August'2019
- Cause of Loss : Flood/Inundation
- Total Area of the premises : 6000 Sq ft.
- Total Area of the premises : 3000 Sq ft.  
affected

## **4.0 Nature & Extent of Damages**

### **Building**

We carried out the survey on 16<sup>th</sup> August 2019. The insured residence is located at the loss location. The premises were being used for storage of

the stock also at ground floor. The Building is a class A RCC type construction with RCC slab roofing ground plus two floored. The building was fenced with BB masonry wall from all four side. The approximate area of the affected building was measuring about 3000 Sq feet. Detailed inspection was carried out and the damages to the building was thoroughly inspected & measurements were taken for the affected area. The flood water level out side the premises was observed around 10 feet and inside the insured premises around 8 to 9 feet.

The RCC beams and columns observed jolted and cracks were observed in between the flooring & side walls due to continuous pressure (around 7 days) of the water. The gaps were developed in the RCC structure and brick masonry. Internal plaster of the walls found affected. External and internal brick masonry found water affected and cracks were developed at many places. The flooring and skirting tiles observed loosen and uprooted at many places. The external wall finish and internal wall finish affected due to muddy water. Windows and door were jammed due to water in contact and were not operational.

## **5.0 ASSESSMENT OF LOSS**

5.1 Insured have claimed **Rs. 22,48,152.53**. The supporting quotation for the repair of the affected building was provided by the insured. The quotation was studied in detail & reasonable charges were considered.

5.2 The assessment of loss works out to **Rs. 4,83,697.00**. 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. The consent mail is attached with the report.

## 6.0 ADMISSIBILITY

➤ <b>Policy Period</b>	Covered
➤ <b>Date of loss</b>	Covered
➤ <b>Loss location</b>	Covered
➤ <b>Peril operated</b>	Covered

6.1 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.

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:**

- *Assessment as Annexure*
- *Claim bill*
- *Consent mail*
- *Quotation of repair of building*
- *MSEB bill*
- *Tax bill by Ichalkarnji Municipal*
- *Cancelled cheque*
- *Photographs*
- *Our Fee Bill*