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**Surveyor Ref:**

**No:** 14570/ICICI/19-20

**Report Date** 8<sup>th</sup> November 2019

**Claim No.:** FIR001083295

## **FINAL SURVEY REPORT**

<b>DATE OF LOSS</b>	: 3 <sup>rd</sup> May 2019 – as informed
<b>DATE OF INSTRUCTION FROM INSURED</b>	: 7 <sup>th</sup> May 2019 – through email by Mr. Pratik Trivedi
<b>TIME &amp; DATE OF VISIT</b>	: 7 <sup>th</sup> May 2019
<b>LOCATION OF LOSS, WITH PIN CODE</b>	: Pavana Industrial Complex, Wing A, Gala no A-21 T -204, MIDC Bhosari, Pune 411026.
<b>NAME OF POLICY</b>	: Standard Fire And Special Perils Insurance.
<b>POLICY NO.</b>	: 1001/146502889/01/000
<b>CLAIM NO.</b>	: FIR001083295
<b>NAME &amp; ADDRESS OF THE INSURED</b>	: M/s. Pro Arc Welding & Cutting Systems Pvt Ltd., Pavana Industrial Complex, Wing A, Gala no A-21 T -204, MIDC Bhosari, Pune 411026
<b>AFFECTED ITEM</b>	: Building
<b>CAUSE OF LOSS</b>	: Reported fire

### **➤ ABOUT THE INSURED**

The insured M/s. Pro Arc Welding & Cutting Systems Pvt Ltd. is a partnership firm since 1997. and Mr. Purushottam Peshwani, Mr. Kamlesh Thakur and Mr. Ajit Nair are three partners looking after various activities involved therein. The insured is the manufacturer of “Profile Cutting machines”. Due to business expansion insured shifted his plant to Chimbali village and insured property was rented out on lease.

## ➤ DESCRIPTION OF RISK

The Insured property is a small scale entrepreneur's industrial complex located in MIDC Bhosari. The Building is G+1 RCC structure with common road and parking area. About 234 different sizes Galas build in the year of 1996. Various engineering and commercial manufacturing entities are engaged in their jobs. Insured's having two Galas at ground floor in the said complex A-21 and A-23 each measuring 30' x 40' about 1200 Sq. Feet. The height of the Galas were about sixteen feet. Two entrances kept for each gala on ground floor for the material incoming and outgoing movement.

## ➤ NATURE AND EXTENT OF DAMAGE

During our visit on 7<sup>th</sup> May 2019 Mr. Hamid Khan (Accountant) of insured and Mr. Shenu Pillai (Tenant in the Insured's Property) conducted us around and narrated the incident. It was reported that there was fire at their premises on 3<sup>rd</sup> May 2019 . The probable cause of fire was attributed to electrical short circuit in main incoming cable (from feeder to gala). The cable tray of incoming supply was lying on the entrance side on East. The details of the damages were as under...

### **Loss to insured Property (Building):**

- MS fabricated mezzanine floor about 1150 Sq feet collapsed and partially burnt at its entrance.
- The plywood flooring burnt and heat affected. As informed the wooden cabin 15' x 12' made of plywood completely burnt. The staircase found heat affected.
- The MS channels and angles structure of mezzanine floor was found bent and heat affected. The vertical supports displaced and uprooted from the base plate.
- The wooden enclosures on the column completely burnt and collapsed. The aluminum partition on ground floor towards west side found melted and bent.
- The epoxy coat flooring affected due to excess heat and fire flames. Soot deposition found at various places inside the gala and in common corridor and painting affected.
- The external building walls found with soot deposition. The WC exhaust pvc pipe line observed burnt and heat affected.
- Two rolling shutters were bent and heat affected.

### **Loss to Tenant Property:**

- The printing machines, computers, Tables and chairs, cupboards were damaged in the fire. The main electrical meter board with electrical accessories was completely burnt out. Cables were burnt and inner conductors were exposed. Switch board tube lights, internal wiring were burnt and damaged. Stepdown transformer, Control panels for the machines were damaged and burnt. AC out door unit (5.5-ton) capacity found heat affected and inside ducting was collapsed on the mezzanine floor.
- Stock of paper, finished goods and raw material were found burnt and in wet condition.

**Policy held by Insured has coverage of building only. Thus, the assessment under this policy would be restricted to building only.**

### **➤ ASSESSMENT OF LOSS:**

Insured have provided us the quotation of Rs. 756055.00 acquired from Pratiksha Pratik Enterprises dated 11/07/2019 towards repair 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. 267052.26**. Detailed working is attached as Annexure to the report.

### **➤ REASON FOR CLOSER:**

Further to our survey, Insured were requested to provide documents/information relevant to the claim. The matter was followed up with Insured. Insured have provided us few of documents on 16<sup>th</sup> July 2019. However, till date, following documents relevant to claim were not submitted to us, despite of our several reminders....

1. Claim form duly completed and signed by authorized person.
2. Your final claim bill with repair bills & payment proof.
3. Probable cause of fire. The cause of fire should be thoroughly investigated and the conclusions to be submitted.
4. Reports Electrical Inspector report.
5. Approved Lay out drawings of the plot and building, area measurement of the plot and that of the Building (constructed area), construction details (type of construction) separately for each Building with its value.

6. Year-wise capitalized value of the all building since inception.

Now as advised by Insurance company, we are closing, the claim under non submission of claim documents as **NIL CLAIM.**

## 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:

- Copy of Police FIR & Panchnama
- Salvage value offer
- Profile of company
- Documents confirming ownership to possession
- Quotation of acquired from Pratiksha Pratik Enterprises
- Photographs,
- Our Fee Bill