



IAR Insurance Surveyors &  
Loss Assessors Pvt. Ltd.  
1105, Pearl Omaxe, Tower-A  
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(Issued Without Prejudice)  
(SLA – 72501 valid up to 17.02.2022)

Ref. No.IAR-1910-5943

October 17, 2019

**SURVEY REPORT**

**THE INSURED : M/s GMR Ambala Chandigarh Expressways  
Private Limited.,  
Ground Floor New Uddan Bhawan, Opp-  
Terminal 3 IGI Airport, New Delhi-110037**

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

**DATE OF LOSS : 29.08.2019**

**THE INCIDENT : Claim for loss Due to Impact Damage**

**INSURANCE POLICY NO. : 1001/162538017/00/000**

**CLAIM No. : FIR005152229**

**1.0 INSTRUCTIONS**

1.01 In accordance with instructions received from ICICI Lombard General Insurance Co. Ltd., New Delhi on 01.09.2019, we visited the Insured's premises(Site) situated on GMR Ambala Expressways Private Limited at Village Dapper Derabassi, SAS Nagar (Km. 11+000) Dist. Punjab 140506 on 02.09.2019 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 Allied Perils  
Insurance

Policy No. : 1001/162538017/00/000

Policy Period : November 14, 2018 to November 13, 2019



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The Insured : M/s GMR Ambala Chandigarh Expressways Private Limited.,  
Ground Floor New Uddan Bhawan, Opp-Terminal  
3 IGI Airport, New Delhi-110037

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

Risk Location : GMR Ambala Expressways Private Limited at Village  
Address : Dapper Derabassi, SAS Nagar (Km. 11+000) Dist.  
Punjab 140506

Total Sum : INR. 443,600,000/-  
Insured

Excess : 5% of claim amount subject to a minimum of Rs.  
20,000/-

### **3.00 GENERAL INFORMATION**

The Insured **GMR Group Expressways Limited** has been developing projects in high growth areas such as Airports, Energy, Transportation and Urban Infrastructure. Head office is situated at **Ground Floor New Uddan Bhawan, Opp-Terminal 3 IGI Airport, New Delhi-110037**

### **4.00 OCCURRENCE & CAUSE**

During our Visit, It was reported by Mr. Iqbal Singh (Project Manager) that on dated 29.08.2019 an unknown vehicle hit the electric pole installed at Derabassi, SAS Nagar(Km. 11+000) at GMR Ambala Chandigarh Expressways, due to the collision, 11 meter electric poles completely damaged/broken along with foundation.

Thereafter, the insured's representative reported the matter to Underwriters and subsequently we were deputed to Carryout survey and assessment of loss.

### **5.00 EXTENT OF STOLEN/DAMAGE**

As the result of this collision, the electric pole got completely damaged/broken along with foundation

### **6.00 OUR OBSERVATION:-**

During the verification we carried out the survey & verified the physical circumstances of loss. We verified damaged/broken electric signal pole. We also enquired about the incident from the followings:-



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#### **6.01 FROM THE EMPLOYEES**

During Survey, we enquired about the incident from Mr. Iqbal Singh and other employees present and they confirmed about the incident and narrated the fact that had already been discussed in incident details.

#### **7.00 POLICE REPORT:**

The incident was intimated to the police at police station Dapper Police Station, Derabassi, SAS Nagar- Dist. Punjab 1405069

#### **8.00 INSURED'S CLAIM:-**

Insured has claimed INR. 69,104.00 /- details as under:-

Sr. No	Particulars	Unit	Qty.	Rate	Claim Amount
1	Supply and Installation of MS 11 Mtr. Long Tublar Light Pole	Nos.	1	25,000.00	25,000.00
2	Supply and Installation of Double arm Bracket 3 Mtr.	Nos.	1	4,000.00	4,000.00
3	Supply andfixing of 2.5*3 Core Flexible Coper Wire	Mtr.	22	100.00	2,200.00
4	Supply and Fixing of Fouundationanchor nut bolt	Nos.	1	2,500.00	2,500.00
5	Supply Fitting & Commissioning of 250 Watt HPSV Fixtures including lamp foundation complete	Mtr.	2	9,000.00	18,000.00
6	Providing RCC Foundation Complete	Nos.	1	10,000.00	10,000.00
7	<b>Sub Total</b>				<b>61,700.00</b>
8	Add: GST				7,404.00
9	<b>Gross Loss</b>				<b>69,104.00</b>

#### **09.00 ASSESSMENT OF LOSS:-**

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

Sr. No	Particulars	Unit	Qty.	Rate	Claim Amount	Assessed Amount
1	Supply and Installation of MS 11 Mtr. Long Tublar Light Pole	Nos.	1	25,000.00	25,000.00	25,000.00
2	Supply and Installation of Double arm Bracket 3 Mtr.	Nos.	1	4,000.00	4,000.00	4,000.00
3	Supply andfixing of 2.5*3 Core Flexible Coper Wire	Mtr.	22	100.00	2,200.00	-
4	Supply and Fixing of Fouundationanchor nut bolt	Nos.	1	2,500.00	2,500.00	2,500.00



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5	Supply Fitting & Commissioning of 250 Watt HPSV Fixtures including lamp foundation complete	Mtr.	2	9,000.00	18,000.00	18,000.00
6	Providing RCC Foundation Complete	Nos.	1	10,000.00	10,000.00	10,000.00
7	<b>Sub Total</b>				<b>61,700.00</b>	<b>59,500.00</b>
8	Add: GST				7,404.00	7,140.00
9	<b>Gross Loss</b>				<b>69,104.00</b>	<b>66,640.00</b>
10	Less: Salvage Value					4,000.00
11	<b>Sub Total</b>					<b>62,640.00</b>
12	Less: Under Insurance @ 7.9%-					4,948.56
13	<b>Sub Total</b>					<b>57,691.44</b>
14	Less: Policy Excess					25,000.00
15	<b>Net Payable Amount</b>					<b>32,691.44</b>

#### **10.00 DEPRECIATION WORKING:**

Nil.

#### **11.00 SALVAGE:-**

We have deducted 4,000/- salvage value in our assessment

#### **12:00 ADEQUACY OF COVER:-**

We had asked the Insured to provide the details of the VAR, Since insured had not provided any VAR supporting documents, In absence of the same, we are not going in details as this is small value claim and we deducting 7.9% under insurance as per previous trend.

#### **13:00 EXCESS:-**

As Per Policy term & condition an excess 5% of claim amount subjected to Minimum of Rs. 25,000/-

#### **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



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**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 Claim Bill
- 16.04 Copy of Police Intimation
- 16.05 Copy of Insurance Policy

**For**



**Authorized Signatory**

**IAR Insurance Surveyors & Loss Assessors Pvt. Ltd  
Mr. Syed Iftikhar Ali  
52805 Valid up to 27/09/2020**