

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

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**Er. Anil K. Pandey**B.E. (MECH.), MIEI, Chartered Engineer  
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: ILGI0553FRM19-20

DATED: 03.09.2019

**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: 27AAACI7904G1ZNClaim Ref No. :- FIR001840860POLICY No. 1001/166668722/00/000 (Standard Fire & Special Perils)  
INSURED M/s Viviana Co-Operative Housing Society Ltd  
RE Survey & Assessment of loss on a/c damage to DG sets, Motors &  
Lifts due to Inundation on 04.08.19

SN	DESCRIPTION	UNIT	QTY.	RATE	AMOUNT
1	GROSS LOSS	RS.	298023.60		
	PROFESSIONAL FEE ON	RS.	100000.00	FIXED	7125.00
	PROFESSIONAL FEE ON	RS.	198023.60	1.75%	3465.41
	SUB-TOTAL	RS.			10590.41
2	CONVEYANCE:Office-Dombivli to & fro	KMS	100.00	12.00	1200.00
3	PHOTOGRAPHS	NOS.	12.00	10.00	120.00
	TOTAL	RS.			11910.41
	ADD: IGST			18.00%	2143.87
	GRAND TOTAL	RS.			14054

RS. FOUREEN THOUSAND AND FIFTY-FOUR 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: 03.01.2019, 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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PRIVILEGED FOR UNDERWRITERS CONCERNED & THEIR LEGAL CONSULTANTS ONLY

**SURVEY & LOSS ASSESSMENT REPORT**  
**ON A/C OF DAMAGE TO DG, MOTORS, LIFTS**  
**DUE TO INUNDATION ON 04.08.19**

Claim Ref No:- FIR001840860

INSURED	M/s Viviana Co-Operative Housing Society Ltd
INSURER	M/s ICICI Lombard General Insurance Company Limited
POLICY NO.	1001/166668722/00/000 (Standard Fire & Special Perils)
EVENT	Damage to Lifts due to Inundation on 05.08.19

**INTRODUCTION**

Instructions were received from M/s ICICI Lombard General Insurance Co. Ltd., Mumbai on 07.08.19 to survey and assess the loss to DG, Motor, Lifts, etc due to Inundation on 04.08.19 at M/s Viviana Co-Operative Housing Society Ltd., Dombivli. Accordingly, survey was conducted by us on 08.08.19 & 10.08.19 and the Insured was requested to provide claim documents through our letter dated 11.08.19. Now we are pleased to submit our survey & assessment report as under for onward doing needful.

**POLICY PARTICULARS**

Policy No. 1001/166668722/00/000

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 Viviana Co-Operative Housing Society Ltd.  
Ground Floor, A Wing, Casa Rio Gold Palava City, Nilje,  
Kalyan Shill Road, Dombivli East, Thane-421204, Kalyan-  
Dombivli, Maharashtra Pin- 421204

*Abhinav Pandey*



REF: ILGI0553FRM19-20

DATED: 03.09.2019

Policy period 05.03.2019 to 04.03.2020

Occupancy Dwellings

Sum Insured

SN	Component	SUM INSURED
1	Building (Without Plinth & Foundation)	3900000000
2	Plinth & Foundation	1100000000
<b>TOTAL</b>		<b>5000000000</b>

Conditions: -

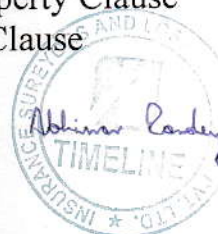
1. Deductible: 5% of the claim amount subject to a minimum of INR 25,000 on each and every claim
2. Basement exposure is excluded from the scope of cover
3. Katcha Construction is excluded from the scope of the cover

Special Conditions: -

1. Deductible :5% of the claim amount subject to a minimum of INR 25,000 on each and every claim
2. Basement exposure is excluded from the scope of cover
3. Katcha Construction is excluded from the scope of the cover
4. Following fixed assets are covered under the building sum insured Building (Building value includes 9 wings of G8 Floors having 423 flats & Society office & Furniture, Computer, DG Set 4 Nos, OH & UG water tanks, Lifts 9 Nos., Electrical fittings, Meters & Meter Rooms, Pumps & Pump Rooms, CCTV, Intercom System, Fire Fitting with alarm system, Septic tank, Plate Glass, Biometric System and all other common amenities)
5. Earthquake is covered and Terrorism is excluded
6. Basis of Valuation Reinstatement Value excluding Stocks
7. 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
8. Cost of Expediting expenses Covered upto INR 5,00,000
9. Loss or damage to gardens, landscaping and trees/shrubs is excluded from the scope of cover
10. Proposal quoted on assumption that the building age is less than 5 years as on date

Clauses

1. FC03 : Designation of Property Clause
2. FC05 : Local Authorities Clause







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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

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## THE RISK

M/s Viviana Co-Operative Housing Society Ltd., located at Ground Floor, A Wing, Casa Rio Gold Palava City, Nilje, Kalyan Shill Road, Dombivli East, Thane-421204, Kalyan-Dombivli, Maharashtra-421204 is a residential complex. It has 9 Wings each having ground plus 8 floors, area of flats & number of flats in each wing provided by insured is enclosed. Walls are made of burnt bricks plastered with mortar cement and roof is RCC. Building SI also includes Society office & Furniture, Computer, DG Set 4 Nos, OH & UG water tanks, Lifts 9 Nos., Electrical fittings, Meters & Meter Rooms, Pumps & Pump Rooms, CCTV, Intercom System, Fire Fitting with alarm system, Septic tank, Plate Glass, Biometric System and all other common amenities

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## OCCURRENCE

As informed by Insured's Representative, Mr. Sandeep: -

It started raining continuously from 03.08.19 till late night of 04.08.19. Water entered into society premises, pump rooms & lift pits upto a height of 4 ft. This water logging caused damaged to components of one lift, 4 DG sets, Pumps. Flats on ground floor got flooded with water upto 2 feet. Society belongings such as documents, audit reports, ledgers got damaged.

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## INSPECTION

On 08.08.19, we visited Insured's premises and the damages to walls on ground floor were verified in the presence of Mr. Sandeep & Incident Report was prepared.

We revisited on 10.08.19 to verify damages to DG sets, Pump & components of Lift in presence of respective Service engineers & quotations were collected depicting damages to various components that got submerged. As we approached the Lift pits we noticed that water had been logged upto height of approx. 4 ft as seen through marks on the pit walls.





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12 Photographs taken by us depicting overall condition of the premises are hereby enclosed for perusal.

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### **OPINION ON LOSS**

During survey we observed that the walls of the lift pit had water marks upto a height of 4-5 feet and insured provided photographs depicting the society being submerged in water. The losses occurred due to excessive continuous rainfall which led to accumulation of water which entered these DG sets, Lifts & Pump along with mud causing damage to their components. Inundation is an insured peril of the SFSP policy in force thus the losses are indemnifiable.

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### **EXTENT OF LOSS**

Damages verified during survey as detailed per quotations enclosed.

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### **INSURED'S CLAIM**

The Insured provided quotations towards replacement of various components of 04 DG sets for Rs. 41,205.60(incl GST), cleaning charges for 04 DG Diesel Tank for Rs. 16,000.00(excl GST), rewinding of Alternator for Rs. 50,150.00(incl GST), varnish & servicing of Alternator for Rs. 22,302.00(incl GST), repaint on walls of I-H wing 25 flats at ground floor for Rs. 1,15,000.00(excl GST), repair of Pumps for Rs. 13,600.00(excl GST), replacement of components of Lift for Rs. 39,766.00(incl GST), enclosed for perusal.

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### **ADEQUACY OF INSURANCE**

#### **BUILDING**

SI against building is Rs. 50,00,00,000.00 (with 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 2,27,268.00 sqft. Considering construction rate is Rs. 2100.00/sqft RIV is computed & compared with SI to arrive at underinsurance, as under: -







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DATED: 03.09.2019

PARTICULAR	AREA/SQFT	RATE/SQFT	AMOUNT (RS.)
Area on one Wing (47 flats)	25252		
Building Total of 9 wings (423 flats)	227268	2100.00	477262800.00
All Common amenities DG, Lifts, etc			5000000.00
PRV			482262800.00
SUM INSURED			500000000.00
UNDERINSURANCE			Nil

## ASSESSMENT OF LOSS

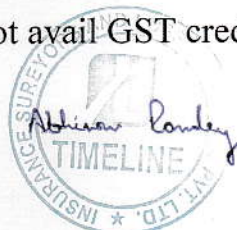
Building including other amenities were damaged due to Inundation which is an insured peril of Standard Fire & Special Perils Policy. Thus, the losses are indemnifiable and are being assessed as per Annexure-A on basis of quotation, under the following considerations: -

- Lift: Quotation provided towards spare cost of electronic components that got shorted may be considered genuine & adequate for the purpose of assessment
- 04 DG sets: Quotation provided towards spare cost may be considered genuine & adequate for the purpose of assessment
- Quotation provided towards labour for cleaning of Diesel Tank may be considered genuine & adequate for the purpose of assessment
- Quotations provided towards rewinding, varnishing & servicing of Alternator of DG set may be considered genuine & adequate for purpose of assessment
- Building: Quotation provided towards repaint on lower 3 ft of 25 flats on ground floor may be considered genuine & adequate for the purpose of assessment
- Pump: Quotation provided towards rewinding & varnishing of 7.5 HP pumps & repairing of 2 HP pump may be considered genuine & adequate for the purpose of assessment

## ADJUSTMENT OF LOSS

The loss assessed above is adjusted under following considerations: -

- Insured has confirmed that they cannot avail GST credit thus considered





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- b) Policy taken on RIV but repair/reinstatement invoices not provided thus 5% depreciation suggested
- c) Nominal salvage value of Rs. 1000.00 may be deducted
- d) Underinsurance as computed above is nil
- e) Excess @ 5% of the claim amount subject to min. of Rs. 25,000.00 is being deducted

SN	PARTICULARS		Amount
	GROSS LOSS	INR	298023.60
	Less: Depreciation	5%	14901.18
	ASSESSED LOSS		283122.42
	LESS: SALVAGE		1000.00
	ASSESSED LOSS		282122.42
	LESS: POLICY EXCESS		25000.00
	NET ADJUSTED LOSS		257122.42

RS TWO LAC FIFTY-SEVEN THOUSAND ONE HUNDRED TWENTY-TWO ONLY

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
3. PAN & Certificate of registration
4. Quotations/Estimates
5. Area of construction of flats
6. Photographs-12 & Professional Fee Bill



## Annexure-A

SN	DESCRIPTION	UOM	QTY		RATE	GST	AMOUNT	
			CLAIMED	ALLOWED			CLAIMED	ALLOWED
A	Lift							
1	Multibeam Sensor	Pcs	1	1	23500	18%	27730.00	27730.00
2	G tech PCB	Pcs	1	1	10200	18%	12036.00	12036.00
	Sub-Total						39766.00	39766.00
B	04 DG sets							
1	Oil	Ltr	60	60	230	18%	16284.00	16284.00
2	Oil Filter Primary	Pcs	4	4	268	18%	1264.96	1264.96
3	Oil Filter Secondary	Pcs	4	4	580	18%	2737.60	2737.60
4	Fuel Filter	Pcs	8	8	246	18%	2322.24	2322.24
5	Air Filter	Pcs	4	4	2250	18%	10620.00	10620.00
6	Fan Belt	Pcs	4	4	770	18%	3634.40	3634.40
7	Coolant	Ltr	20	20	180	18%	4248.00	4248.00
8	Battery Water	Ltr	4	4	20	18%	94.40	94.40
	Sub-Total						41205.60	41205.60
C	04 DG sets							
1	Labour for Cleaning of Diesel Tank	LS	4	4	4000		16000.00	16000.00
	Sub-Total						16000.00	16000.00
D	DG set							
1	Alternator Varnish & Service	LS	1	1	18900	18%	22302.00	22302.00
2	Alternator Rewinding	LS	1	1	42500	18%	50150.00	50150.00
	Sub-Total						72452.00	72452.00
E	25 flats G Floor							
1	Material: Repaint upto height 3 ft	LS	25	25	4000		100000	100000
2	Labour	LS	1	1	15000		15000	15000
	Sub-Total						115000.00	115000.00
F	C-Wing LH							
1	7.5 HP motor rewinding	Nos	1	1	9000		9000	9000
2	Revarnishing	Nos	1	1	3500		3500	3500
3	Repairing 2 HP pump	Nos	1	1	1100		1100	1100
	Sub-Total						13600.00	13600.00
	GROSS ASSESSED LOSS						298023.60	298023.60

