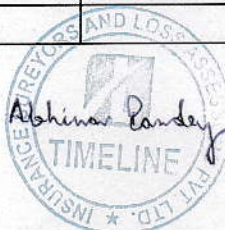


Annexure-A					
SN	Description	QTY	RATE	AMOUNT	REMARKS
	Flat No 502				
1	Hall				
a	Hall Wall Plaster	669.30	85.00	56890.67	estimate1
b	Flooring Ceramic Tiles	524.13	580.00	303994.53	estimate1
c	Painting	669.30	35.00	23425.57	estimate1
d	Skirting	98.00	295.00	28910.00	estimate1
e	Ceiling Plaster	500.00	85.00	42500.00	estimate3
2	Lobby +Staircase				
a	Plaster	291.50	85.00	24777.50	estimate1
b	Painting	735.50	35.00	25742.50	estimate1
3	Kithchen				
	Painting	339.62	35.00	11886.53	estimate1
4	Bedroom				
	Painting	337.10	35.00	11798.33	estimate1
5	Wooden Door 1,2,3	48.75	1150.00	56062.50	estimate1
6	ACP Aluminium Door 5	13.00	450.00	5850.00	estimate1
7	Door Bakelite	1.00	4500.00	4500.00	estimate1
8	Window1	66.00	425.00	28050.00	estimate1
9	Window2	40.50	425.00	17212.50	estimate1
10	Maingate	2.00	18687.00	37374.00	estimate3
	Total Civil Work			678974.62	



Annexure-B

SN	Description	Qty Claimed	Unit	Qty As per Joint Estimate	Qty Allowed	Rate	Allowed Amount
1	Wire						
a	4MM Poly Cab Wire	4	Bundles	4	4	2530	10120.00
b	2.5MM Poly Cab Wire	4	Bundles	4	4	1450	5800.00
c	1.5MM Poly Cab	24	Bundles	24	24	1020	24480.00
c	Telephone Wire	200	Mtrs	0	0	21	0.00
d	R.G.C. T.V Cable	100	Mtrs	0	0	16	0.00
							0.00
2	Wiring Equipment						0.00
a	3/4 P.V.C Pipe	70	Nos	65	65	30	1950.00
b	ALB Bond T 4 Way Jack	25	Dozen	0	0	80	0.00
c	16 Gauge Copper	3	KG	2.5	2.5	450	1125.00
d	Fezibal Pipe	2	Bundles	0	0	375	0.00
e	Sulu Pipe	2	Bundles	0	0	250	0.00
							0.00
3	Switch & Socket Point						0.00
a	5A One way Switch	93	Nos	53	53	40	2120.00
b	5A Socket	25	Nos	15	15	70	1050.00
c	32 A DP Switch	10	Nos	3	3	170	510.00
d	5/15 Socket	10	Nos	1	1	140	140.00
e	Step Regulator	6	Nos	1	1	350	350.00
f	15 Amp Switch	0	Nos	6	6	30	180.00
g	15 Amp Socket	0	Nos	6	6	196	1176.00
h	Tway 10 A Switch						0.00
							0.00
4	Switch Box						0.00
a	Metal Conciold Box	42	Nos	28	28	100	2800.00
b	Plate Modulor	42	Nos	28	28	150	4200.00
c	Telephone Jack Socket	10		7	7	70	490.00
d	AC Box set	4		2	2	450	900.00
							0.00
5	Main MCB Board						0.00
a	32 Modal MCB Box	1		1	1	4500	4500.00
b	63 A ELCB DP	3		3	3	2850	8550.00
c	63 A 4 Pole MCB	1		1	1	1220	1220.00
d	63 A 4 Pole ELCB	1		1	1	1950	1950.00
e	15 A MCB SP	10		7	7	110	770.00
f	32 AMP MCB SP	7		0	0	110	0.00
g	10 A SP MCB	0		7	7	118	826.00
h	6 A SP MCB	0		3	3	138	414.00
	Sub Total						75621.00
	Proportionate Labor Charges						45493.92
	Total						121114.92





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: ILGI0371FRM19-20

DATED: 19.07.2019

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: 27AAACI7904G1ZN

POLICY No. 1001/14573577101/000 (Standard Fire & Special Perils)
INSURED M/s Juhu Kishank Cooperative Housing Society Limited
RE Survey & Assessment of loss on a/c damage to Building due to Fire on
11.02.19

SN	DESCRIPTION	UNIT	QTY.	RATE	AMOUNT
1	GROSS LOSS	RS.	806089.54		
	PROFESSIONAL FEE ON	RS.	100000.00	FIXED	7125.00
	PROFESSIONAL FEE ON	RS.	706089.54	1.75%	12356.57
	SUB-TOTAL	RS.			19481.57
2	CONVEYANCE:LOCAL	NOS.	2.00	600.00	1200.00
3	PHOTOGRAPHS	NOS.	20.00	10.00	200.00
	TOTAL	RS.			20881.57
	ADD: IGST			18.00%	3758.68
	GRAND TOTAL	RS.			24640

RS. TWENTY FOUR THOUSAND SIX HUNDRED AND FORTY 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



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DATED: 19.07.2019

PRIVILEGED FOR UNDERWRITERS CONCERNED & THEIR LEGAL CONSULTANTS ONLY

SURVEY & LOSS ASSESSMENT REPORT
ON A/C OF DAMAGE TO BUILDING INCLUDING F.F.F.
DUE TO SHORT- CIRCUIT IN AC ON 11.05.19

INSURED	M/s Juhu Kishank Cooperative Housing Society Limited
INSURER	M/s ICICI Lombard General Insurance Company Limited
POLICY NO.	1001/145735771/01/000 (Standard Fire & Special Perils)
EVENT	Damage to 5 th -Floor Flat No. 502, Lobby & Staircase due to Fire on 11.05.19

INTRODUCTION

Instructions were received from M/s ICICI Lombard General Insurance Co. Ltd., Mumbai on 13.05.19 to survey and assess the loss caused to the Building, including all other common amenities of the building due to Fire by short circuit in AC on 11.05.19 at M/s Juhu Kishank Cooperative Housing Society Limited, Juhu, Mumbai. Accordingly, survey was conducted by us on 13.05.19 and 14.05.19 and the Insured was requested to provide claim documents through our letter dated 15.05.19. Documents were submitted and further elucidations were asked through mail and call. Now we are pleased to submit our survey & assessment report as under for onward doing needful.

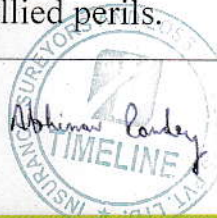
THE INSURED

The Insured- M/s Juhu Kishank Cooperative Housing Society Ltd is residential housing society building situated at 401 Juhu Kishank, Plot No. 29/30, Gulmohar Road No.1, J.V.P.D. Scheme, Juhu Mumbai, Maharashtra.

The Building including all other common amenities of the society are insured under SFSP Policy issued by M/s ICICI Lombard General Insurance Co. Ltd., Mumbai which covers damages due to fire and allied perils.

POLICY PARTICULARS

Policy No. 1001/145735771/01/000



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



REF: ILGI0371FRM19-20

DATED: 19.07.2019

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 Juhu Kishank Cooperative Housing
Society Ltd.
401, Juhu Kishank, Plot No. 29/30, Gulmohar Road No.1,
J.V.P.D. Scheme, Juhu Mumbai,
Maharashtra-400049.

Policy period 26.03.2019 to 25.03.2020

Occupancy Dwellings

Sum Insured

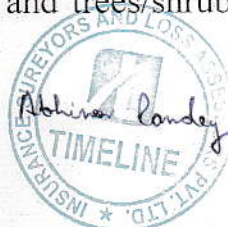
Type	PROPERTY	SUM INSURED
Dwellings	Building (Without Plinth & Foundation)	5,60,00,000.00
	Plinth & Foundation	1,40,00,000.00
TOTAL		7,00,00,000.00

Add-on covers

ADD-On Covers	SI
Earthquake	7,00,00,000.00
Impact Damage	7,00,00,000.00

Warranties/Conditions:

1. Following fixed assets are covered under the building sum insured building includes Particular Lifts With Lift Rooms Ground plus Upper floors bldg O H Water Tanks U G Water Tanks Pump Room Pumps Compound Wall Gates Meter Room with Meters Electric Installation Furniture Fixtures and Fittings Society Office Sewage tank Security Cabin, Garden & all other common amenities of the society
2. Earthquake is covered and Terrorism is excluded
3. Appraisal Clause for aggregate claim upto INR 50,000
4. Lawns, Plants, Shrubs or Trees with a limit of INR 25,000
5. Basement exposure is excluded from the scope of cover
6. Loss or damage to gardens, landscaping and trees/shrubs is excluded from the scope of cover





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7. Valuable documents with a limit of INR 25,000.00
8. Deductible: 5% of the claim amount subject to a minimum of INR 10,000.00 on each and every claim
9. Katcha Construction is excluded from the scope of the cover
10. Basis of Valuation Reinstatement Value excluding Stocks
11. 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
12. Firefighting expenses with limit of INR 50,000.00

Clauses

1. FC03 : Designation of Property Clause
2. FC05 : Local Authorities Clause
3. FC14 : Earthquake (Fire and Shock)
4. FC17 : Impact Damage due to Insureds own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the Like and Articles Dropped Therefrom
5. FC25 : Removal of Debris Clause (upto 1% of the claim amount)
6. FC26 : Architects, Surveyors and Consulting Engineers Fees (upto 3% of the claim amount)
7. FC29 : Terrorism Exclusion Clause

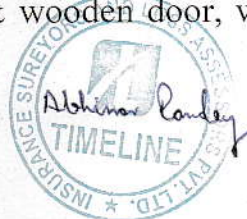
Policy Excess: 5% of the claim amount subject to min. of Rs. 10,000.00

Basis of Valuation: Reinstatement value excluding stock

THE RISK

M/s Juhu Kishank Cooperative Housing Society Ltd., is situated at 401, Juhu Kishank, Plot No 29 30, Gulmohar Road No.1, J.V.P.D Scheme, Juhu, Mumbai, Maharashtra-400049. It is seven storied building and each floor have 2 Nos. flats with area 1400 SQFT and 1000 SQFT respectively as informed.

Flat has a common entry followed by stairs which enter in Hall one side and kitchen in other side, which leads into the bedroom nearby kitchen. Kitchen have sliding window and sides walls are covered with tiles. Each room has entry through Hall. Hall has two big window with sliding door. Each room has Aluminium sectioned sliding glass windows & wooden door, whereas the toilet





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DATED: 19.07.2019

& bathroom have Aluminium frame bracketlike doors. Walls are made of burnt bricks plastered with mortar cement and roof is RCC.

OCCURRENCE

As informed by Mr. Lalit : -

On 11.05.19, at about 08.45 PM, he got a call from her daughter that fire flames were noticed in AC. Mr. Lalit instructed her daughter to switch off AC and to call neighbors and Fire Brigade. After 30 minutes, Fire Brigade & Police arrived. Main Supply were switched off by the Security Guard and fire was controlled. Statement is enclosed for perusal.

EVIDENCE OF LOSS

POLICE GD NOTE/FIR

Insured did not provide Police GD Note/FIR till date.

FIRE BRIGADE REPORT

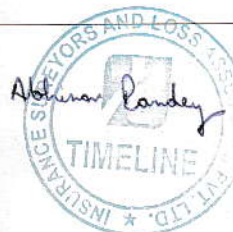
Fire Brigade report is not submitted by the Insured till date.

INSPECTION

On 13.05.19 & 14.05.19, we visited Insured's premises and Mr. Lalit was contacted.

As we approached the premises we noticed that at 5th floor, Flat No. 502, its Lobby & Staircase had been affected. We made a layout of subject flat, Hall had severe fire damage to the roof (plaster totally scraped), walls (plaster totally scraped), ceramic flooring (cracked), window 1&2 (melted/misshapen), Door(Charred), electrical fittings (severely melted) & personal belongings items got burnt. Bed Room No. 2 had minor damages as only soot deposited on the walls, roof, flooring but window was intact. Kitchen's wall had blackened. Lift Lobby had severe damage onto roof & walls (plaster scraped/cracked). Staircase walls had blackened. Windows, Main Doors were charred due to extensive heat.

JIR prepared during survey and 20 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 impact of fire was maximum to the building & belongings in Hall. The fire was caused by short-circuiting in the AC and resulted flames covered Hall and its belonging items. The loss to the Building including all other common amenities of the building has been caused due to Fire, which is an insured peril under the SFSP policy in force, thus losses are indemnifiable.

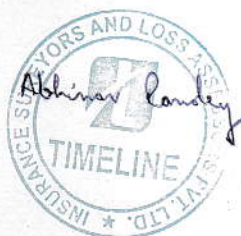
EXTENT OF LOSS

Damages noted during survey as per JIR are depicted as under:-

Description		Condition	Remarks	Area
5th Floor	Flat 505			
Hall	Kitchen Wall	Plaster Scrapped off/cracked	Replaster+Repaint	271.43
	Main Door Coloumn	Plaster Scrapped off/cracked	Replaster+Repaint	62.00
	Main Door Attach Wall	Plaster Scrapped off/cracked	Replaster+Repaint	148.75
	Opposite Wall	Plaster Scrapped off/cracked	Replaster+Repaint	66.39
	Window Wall	Plaster Scrapped off/cracked	Replaster+Repaint	120.73
	Ceiling	Plaster Scrapped off/cracked	Replaster	500.00
	Flooring Ceramic Tiles	Cracked	Replacement	524.16
	Skirting	Cracked	Replacement	98.00
	Sliding Window-1-	Deformed/Burnt/Glass Broken	Replacement	66.00
	Sliding Window-2	Deformed/Burnt/Glass Broken	Replacement	40.50
Lift Lobby	Walls	Plaster Scrapped off/cracked	Replaster+Repaint	181.50
	Roof	Plaster Scrapped off/cracked	Replaster+Repaint	110.00
	Floor	Intact	Cleaning	
Ladder/Staircase	Walls	Paint Blackened	Repaint	180.00
	Roof	Paint Blackened	Repaint	264.00
Kitchen	Walls	Blackened	Repaint	191.58
	Roof	Blackened	Repaint	148.04
	Floor	Intact	Cleaning	
ACP Aluminum Door 5	Door	Burnt/Charred, frame Burnt charred	Replacement	13.00
Bed Room-2	Walls	Blackened	Repaint	197.10
	Roof	Blackened	Repaint	140.00
	Floor	Intact	Cleaning	
Wooden Doors-1,2,3	Wooden Doors	Burnt/Charred, frame Burnt charred	Replacement	46.88
Door Bakelite		Burnt/Charred, frame Burnt charred	Replacement	
Main Door		Burnt/Charred, frame Burnt charred	Replacement	2.00
Electrical Fitting		Burnt	Replacement	

INSURED'S CLAIM

The Insured provided an estimate of Rs. 8,61,734.62, enclosed for perusal and detail are depicted below: -





REF: ILGI0371FRM19-20

DATED: 19.07.2019

SN	PARTICULAR	AMOUNT (RS.)	Reference
1	Civil Work	599100.62	Balaji Interior dated 16.05.19, enclosed
2	Other Civil Work	118874.00	Provided by the Insured, enclosed
3	Electrical Works with Labour	143760.00	Shri Kant J. Choubey dated 15.05.19, enclosed
	Total	861734.62	

ADEQUACY OF INSURANCE

BUILDING

SI against building (Dwellings not Shops) is Rs. 5,60,00,000.00 (without Plinth & Foundation) taken on Reinstatement Value Basis. The Insured did not provide Valuation Report of the Building to obtain value at risk, but provided construction area of flats, construction rate as prevailing market rates considered as Rs. 3000.00/sqft to determine the same.

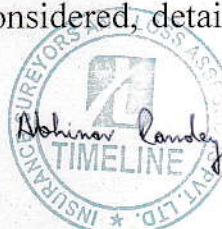
RIV is computed compared with SI to arrive at underinsurance, as depicted below: -

PARTICULAR	Floors	AREA PER FLOOR	TOTAL	RATE/SQFT	AMOUNT (RS.)
JUHU KISHANK BUILDING	7	2400	16800	3000.00	50400000.00
RIV					50400000.00
SUM INSURED					56000000.00
UNDERINSURANCE					NIL

ASSESSMENT OF LOSS

Building including all other common amenities of the building were damaged due to Fire at premises insured. Fire is an insured peril of Standard Fire & Special Perils Policy. Thus, the losses are indemnifiable and are being assessed as per Annexure-A & B, under the following considerations: -

- Three wooden doors, ACP aluminium door, Door Bakelite and Two main Door verified burnt/melted/charred and rates as per estimate are being considered
- Two window with frame verified deshaped/cracked and rates as per estimate are being considered
- Area to be painted, plastered, floored computed considering dimensions as per JIR and rates as per estimate considered, detailed as per Annexure-A, enclosed for perusal





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- d) Electric points verified burnt/water affected and physically verified electrical quantity are being considered against claimed quantity and rates as per estimate are being considered. Proportionate Labour Charges are being considered and detailed as per Annexure-B, enclosed for perusal
- e) Initially lower value of removal of debris of Rs. 3000.00 provided, later Rs. 6000.00 is being considered as per consent from Insured

ADJUSTMENT OF LOSS

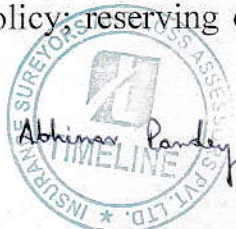
The loss assessed above is adjusted under following considerations: -

- a) Policy taken on RIV, but repair/reinstatement invoices not provided thus depreciation @ 1 % per year deducted for 15 years
- b) Nominal salvage value of Rs. 5000.00 is being considered
- c) Underinsurance as computed above is nil
- d) Excess @ 5% of the claim amount subject to min. of Rs. 10,000.00 is being deducted

SN	PARTICULARS	Amount
1	GROSS LOSS FOR CIVIL WORK-AS PER ANNEXURE-A	678974.62
2	GROSS LOSS FOR ELECTRICAL-AS PER ANNEXURE-B	121114.92
	ADD: REMOVAL OF DEBRIS	6000.00
	TOTAL GROSS LOSS	806089.54
	LESS: DEPRECIATION @ 15%	120913.43
	INDEMNITY VALUE/MARKET VALUE	685176.11
	LESS: SALVAGE	5000.00
	NET LOSS	680176.11
	LESS: POLICY EXCESS	34008.81
	NET ADJUSTED LOSS	646167.30

RS SIX LAKH FORTY SIX THOUSAND ONE HUNDRED AND SIXTY-SEVEN 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.

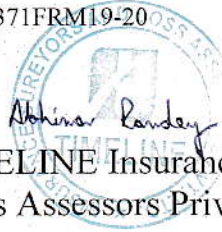




e-mail : fire@timelineisla.com, engineering@timelineisla.com, marine@timelineisla.com, misc@timelineisla.com

REF: ILGI0371FRM19-20

DATED: 19.07.2019



For TIMELINE Insurance Surveyors
And Loss Assessors Private Limited

Enclosure:

1. Copy of Deputation Mail
2. Copy of Policy, Claim Form, cancelled cheque & ILA
3. Incident Report, JIRs & layout
4. Estimates electrical & civil
5. Society Registration certificate, Occupancy Certificate & Sale Deed
6. Photographs-20 & Professional Fee Bill