



Surveyor Ref:

No: 15487/ICICI/2021

Report Date: 22nd June 2020

Insured name: Indo global soft solution and technologies.

Claim No: FIR029662727

Policy No: 1001/176141155/00/000

Survey report regarding claim preferred by M/s. Indo global soft solution and technologies, Pune for reported loss/damage to their property insured under Standard Fire and Special Perils Policy

1.0 POLICY PARTICULARS

- | | | |
|-----|-------------------------|--|
| 1.1 | Insured | : Indo global soft solution and technologies.
Radius Tech Park, R G Infotech Park,
Phase I, Hinjawadi, Bund Garden
Maharashtra Pin- 411057. |
| 1.2 | Insurers | : ICICI Lombard General Insurance Co.
Ltd., Mumbai. |
| 1.3 | Type of Policy | : Standard Fire and Special Perils Policy |
| 1.4 | Policy No. | : 1001/176141155/00/000 |
| 1.5 | Period of Insurance | : From : 00:00 Hours of July 22, 2019 To :
Midnight of July 21, 2020 |
| 1.6 | Occupancy as per Policy | : Data Processing / Call centers / Business
Process Outsourcing Centers |

1.8	Location of Risk	Maharashtra Radius Tech park, plot no.41, Rajiv Gandhi infotech, Phase 1, Near M. B. School, Hinjewadi Taluka-Mulshi, Pune 411057
1.9	Sum Insured details	1. Building (With Plinth and Foundation) Rs. 677,032,137.00 2. Plinth & Foundation- Rs. 67,703,214.00 3. P&M and Accessories Rs. 176,028,282.00 4. FFF- Rs. 259,939,581.00 Total Sum Insured with Plinth & Foundation Rs. 1,113,000,000.00
1.10	Affected item	Building-SI Rs. 677,032,137.00

2.0 Insurers have appointed us on 4th June 2020 for the survey. Pursuant to instructions, we had visited the loss premises 6th June 2020. In continuation, the Insured were requested to submit the requisite documents. This was further followed-up by reminders. On the basis of the documents/information made available to us, we are issuing the final report.

3.0 INCIDENT

3.1 During our survey Mr. Abhishek Rathi have conducted us and narrated the incident. It was reported that on **3rd June 2020** there was cyclone (named as-Nisarg cyclone) along with heavy rain fall. Due to this Insured's premises was got affected. ACP sheets of terrace/elevated portion of building at different floors were uprooted and collapsed.

4.0 CAUSE OF LOSS

4.1 Severe Cyclonic Storm Nisarga hit Maharashtra, Gujarat region and other state on 3rd June 2020. Heavy rain continued further till 2-3 days.

Due to this cyclone, severe damages were occurred to life and property at many places in the state. The incidence is well reported in TV and print media all over the countries.

5.0 Nature & Extent of Damages

- 5.1 We visited the premises on 6th June 2020. Premises were inspected by us. Basically, building is G+7 RCC structure with basement. It is commercial building and consisted of various software companies. External elevations of building are covered by canopy structure with ACP (Aluminum composite panel) sheet/cladding as per architectural design. Due to nisarg cyclone, these ACP sheets were uprooted and collapsed at 3rd floor, 6th floor and 7th floor terrace. Panel of wooden door at 7th floor was also found damaged.
- 5.2 Insured have provided work order (RTP/PUNE/2020-21/01 Date: - 17/06/2020) obtained from Shree Glazing & cladding for repairing/refitting. Detailed extent of damages is elaborated in assessment part of report.

6.0 ASSESSMENT OF LOSS

- 6.1 The insured had lodged a claim for Rs. **798624.00**. Insured have provided work order (UNE/2020-21/01 Date: - 17/06/2020.) obtained from 'Shree Glazing & cladding' in support of the claim. We have assessed the loss based on the basis of same. Please refer assessment sheet for detailed working.

6.2 The assessment of loss works out to **Rs.289637.00**. 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 vide mail dated **19th June 2020**.

7.0 ADMISSIBILITY

➤ Policy Period	Covered
➤ Date of loss	Covered
➤ Loss location	Covered
➤ Peril operated	Covered

7.1 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.

8.0 CONCLUSION

The cause of loss is heavy rain coupled with storm(cyclone)- the peril that is covered under the scope of policy issued to & held by the insured. Thus, the claim falls within the purview of the policy & is tenable. If the Insurers admit their liability, payment may be made as assessed in the report.

9.0 This report is issued without prejudice & subject to the terms, conditions and warranties to the policy issued to & held by the insured.

10.0 **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

Documents from Insured

1. Consent mail
2. Work order
3. Photographs