

Insurance Survey

Checklist of Papers to be obtained from Insured
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1.0	Police Reports:
1.1	FIR
1.2	Final Investigation Report (Generally issued 3 months after FIR)
1.3	Panchanama
1.4	Statement of Insured
1.5	Press Cutting
1.6	Photographs
1.7	
1.8	
1.9	
1.10	

2.0	Books Of Accounts:
2.1	Accounts, IT Returns for last 3 years.
2.2	Accounts for the period from 1 st April till date of Loss
2.3	Schedule of Loss
2.4	Cash Book Extract
2.5	Bank Statement for the month of
2.6	Summary of Cash & Bank Transactions
2.7	Cash in Transit Details
2.8	Cash in transit Register, Cash in Safe Register
2.9	Purchase Bills
2.10	Closing Stock as on date of loss
2.11	Closing Stock as on date of survey
2.12	Stock Register
2.13	Chartered Accountants Certificate
2.14	
2.15	
2.16	
2.17	
2.18	
2.19	
2.20	

Preliminary Survey Report

- 1) Survey Report No:
- 2) Insured :

Policy
Period

Type of policy

- 3) Loss due to flood, theft, burglary/ house breaking ,
- 4) Claim intimation letter dated
- 5) Your letter dated
Telephonic message verbal instruction by _____ on at _____ hours.
- 6) Survey carried on _____ at _____ hours
- 7) Loss Claimed Rs.
- 8) Insured has been requested to submit the necessary papers & documents ,
information in respect of said claim vide our letter dated _____ and our
final survey report will be forwarded on receipt of same .

Partner /Insurance surveyors

Letter to Insured

To,

Dear Sirs,

- Re: 1) Policy No:
2) Period :
3) Loss due to
4) Survey carried on :

- 1.0 At the outset kindly accept our sympathy for the loss incurred by you.
2.0 We acknowledge with thanks receipt of following papers at the time of survey.
2.1
2.2
2.3
2.4
2.5
2.6
2.7
3.0 We now request you to furnish the following papers in respect of said claim.
3.1
3.2
3.3
3.4
3.5
3.6
3.7
3.8

Thanking you,

Yours faithfully

Insurance Surveyors.

Interim Report / Final Survey Report

SURVEYORS LICENCE NO:

SLA:

SURVEY REPORT

- 1) Survey Report No:
- 2) Insured:
Policy No:
Period:
- 3) Loss due to flood / burglary / house breaking / theft on
- 4) Claim letter:
- 5) Telephonic message / verbal instruction by _____ on _____ Hrs.
Your letter dated _____
- 6) Survey carried on
- 7) Preliminary report / Interim report dated _____ Hand delivered on _____)

INDEX

- A) Instruction
- B) Policy Details
- C) The Claim by Insured
- D) The Insured
- E) The Incident
- F) Our Observations
- G) Verification of records & valuation
- H) Conclusion
- I) List of Papers Enclosed

Insurance Surveyor

Interim Report / Final Survey Report

A) INSTRUCTION:

1) In pursuance of instruction by _____
 on _____ at _____ hours , we visited the insured's premises on
 _____ hours and carried out the necessary inspection , verification and
 enquiries .

(Name of the person contacted: Mr. _____)

2) We had telephonic discussion with Insured on _____ at _____ hours.

B) POLICY DETAILS

1) Insured:

Weekly off:

Timing:

Tel: Office:

Residence:

2) Insurer:

Agent:

Development officer:

3) Type of Policy:

4) Policy No:

5) Period:

6) Sum Insured:

7) Items Insured:

C) THE CLAIM BY INSURED:

1) The Insured vide letter DT. _____ Has made a claim of Rs.
on _____

account of loss due to _____

2) Previous claim No: _____

3) List of stock damaged etc. Was not kept ready.

D) THE INSURED:

1) Name of Partners, Proprietor. _____

2) Constitution: _____

3) Business: _____

4) Items Traded In: _____

5) Area & Location of the office, shop _____

6) Layout of office, shop. _____

7) The shop is approx. _____ Ft. above road level .

Documents Checklist of Papers to be obtained in case of Fire Claim

1.0	General:
1.1	Claim Intimation letter
1.2	Policy & endorsements
1.3	Proposal form
1.4	Claim form
1.5	Factory license, MCGB license, S&E certificate, Sales tax No, Prof. Tax No, ITPA No, Excise license.
1.6	Premises Layout
1.7	Manufacturing Process / Business details
1.8	Power /Electricity bill
1.9	Rent bill
1.10	Fire fighting equipment installed by Insured
1.11	Strike &/ or Lockout details (W-8)
1.12	Service contract of Fire Extinguishing Appliances (W-8)
1.13	Statement of Godown -keeper in respect of storing of material (W-6, 7)
1.14	Inspection Report of Insurer's Engineers (W-5)
1.15	Architect's certificate in respect of Height, Construction (W-1, 2,3,4)
1.16	

2.0	Fire Incident:
2.1	Description of occurrence in detail
2.2	Efforts made to extinguish Fire / Loss
2.3	What Time Fire engines reached the site? How many? From which Fire Station?
2.4	What time fire was brought under control / extinguished?
2.5	FIR /Police complaint
2.6	Panchanama
2.7	Fire Brigade Report
2.8	Press cutting
2.9	Photographs
2.10	Damaged items should be kept separately, duly arranged and segregated.
2.11	Details of damaged items sent for analysis.
2.12	
2.13	

Survey Report-Fire Claims

Date of Survey:

1 Name and Address of Insured:

Tel: Factory
W /O:

Office
Timing:

Res.

2 Fire Policy: A B C

No.:

Period:

Endorsement No.

Date

3 Insurer:

4 Sum Insured:

Rs.'000

Building

Machinery & Accessories

Stock

Furniture & other contents

Properties required to be insured specifically

Compound Wall

5 Property situated at

in the Building of Class

A POLICY: A /B

C POLICY: Superior

Class of construction I / II

of which Highest Floor exceeds / does not exceed 22 Meters in Height

Occupied as

6 Risks Covered:

Special perils listed in the policy:

7 Incident:

7.1 Date of Loss:

7.2 Time :

7.3 Efforts made to extinguish Fire / Loss

7.4 What Time Fire engines reached the site? How many? From which Fire Station?

7.5 What time fire was brought under control / extinguished?

7.6 Loss is due to :
(Sr. No. of Policy)

7.7 Whether any exclusion is applicable?

7.8 Reason of Fire as per Fire Brigade Report

8 LOSS:

Provisional estimate of loss to:

Building

Machinery

Stock
Furniture & Fixtures
Compound wall

9 Whether damaged items were kept separately?

Arranged / Segregated?

Whether photographs were arranged by Insured?

Whether any of the damaged items were sent for analysis?

Salvage?

10 Total value of Property at the time of loss

Whether Average clause is applicable?

11 Breach of warranty:

12 Loss Assessed Under insurance

Building
Machinery
Stock
Furniture & Fixtures
Compound wall

Less: Salvage

Less: Under insurance

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Under Insurance:

Value at the time of loss S.I. %

Building
Machinery
Stock
Furniture & Fixtures
Compound wall

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