

Cargo - Final Survey Report #REPORT-REDACTED

This report is issued for use in connection with the claim against the parties responsible, but does not necessarily imply that the loss is recoverable from Underwriters. This must depend upon the terms, conditions and amount of the Policy of Insurance.

01 SYNOPSIS																
(a) Insured	Insured A ? address redacted															
(b) Insurer	Insurer A ? address redacted															
(c) Policy Number	POLICY-REDACTED															
(d) Policy Period	13/08/2025 to 12/08/2026															
(e) Claim Number																
(f) Allotment Date																
(g) Survey Date	01/07/2026															
(h) Last Document Received																
(i) Report Date	28/10/2026															
(j) Earlier Reports, if any	Minutes of Meeting dated 27/06/2026															
(k) Cause of Loss	Accident															
(l) Police Report, if any	General Diary No. [redacted] dated 28/06/2026															
(m) Gross Assessed Loss)	INR 3,49,564.95															
(n) Consent																
02 TRANSACTION																
(a) Seller	Insured A ? address redacted															
(b) Buyer	Buyer A ? address redacted															
(c) Nature of cargo	Tableware and kitchenware															
(d) Invoice details	<table border="1"> <thead> <tr> <th>Invoice #</th> <th>Date</th> <th>Amount (INR)</th> </tr> </thead> <tbody> <tr> <td>INV-A</td> <td>25 June 2026</td> <td>INR 1,008.00</td> </tr> <tr> <td>INV-B</td> <td>25 June 2026</td> <td>INR 55,045.00</td> </tr> <tr> <td>INV-C</td> <td>25 June 2026</td> <td>INR 8,14,084.00</td> </tr> <tr> <td colspan="2">Total</td> <td>INR 8,70,137.00</td> </tr> </tbody> </table>	Invoice #	Date	Amount (INR)	INV-A	25 June 2026	INR 1,008.00	INV-B	25 June 2026	INR 55,045.00	INV-C	25 June 2026	INR 8,14,084.00	Total		INR 8,70,137.00
Invoice #	Date	Amount (INR)														
INV-A	25 June 2026	INR 1,008.00														
INV-B	25 June 2026	INR 55,045.00														
INV-C	25 June 2026	INR 8,14,084.00														
Total		INR 8,70,137.00														
(e) Terms of sale	FOR															

(f)	Basis of valuation	Insured value must not exceed C.I.F cost plus 10%. (C.I.F value insurance); Landed cost (CIF Imports/Tail end transits); Invoice value + 10% (Capital goods (new)); Depreciated market value (Capital goods (used/second hand); Container); Deemed Duty (Deemed Duty); Invoice value + freight (if not included in invoice) + 10% (Domestic purchases and/or Sales); Duty at actuals as per attached Import Duty Insurance Clause (Duty); INCOTerms + freight + 10% (Export; Import); CIF + 10% (Export Sales; Export War and SRCC); Incoterms + Freight + Duty + 10% (Import Purchase); Invoice Value + 10% (Indigenous Purchase; Indigenous SRCC; Indigenous Sales); Stock transfer value (Inter unit transfer; Stock transfer/inter depot movement); Cost of goods + value additions, if any (printed as 'Cist if goods') (Job Work); At the Company's option, reinstatement, replacement or repair instead of payment for loss or damage; reinstatement expenditure is limited to the cost of reinstating the property as it was when the loss occurred and to its sum insured. (Lost or damaged property or premises); Current market value or purchase value, whichever is lower, including freight, packing or similar transit costs (Purchase returns); Current market value or purchase value, whichever is lower; wording truncates after 'whichever' (Sales returns); 36 other bases on record (see annexure)
		Insured value must not exceed C.I.F cost plus 10%. (C.I.F value insurance); Landed cost (CIF Imports/Tail end transits); Invoice value + 10% (Capital goods (new)); Depreciated market value (Capital goods (used/second hand); Container); Deemed Duty (Deemed Duty); Invoice value + freight (if not included in invoice) + 10% (Domestic purchases and/or Sales); Duty at actuals as per attached Import Duty Insurance Clause (Duty); INCOTerms + freight + 10% (Export; Import); CIF + 10% (Export Sales; Export War and SRCC); Incoterms + Freight + Duty + 10% (Import Purchase); Invoice Value + 10% (Indigenous Purchase; Indigenous SRCC; Indigenous Sales); Stock transfer value (Inter unit transfer; Stock transfer/inter depot movement); Cost of goods + value additions, if any (printed as 'Cist if goods') (Job Work); At the Company's option, reinstatement, replacement or repair instead of payment for loss or damage; reinstatement expenditure is limited to the cost of reinstating the property as it was when the loss occurred and to its sum insured. (Lost or damaged property or premises); Current market value or purchase value, whichever is lower, including freight, packing or similar transit costs (Purchase returns); Current market value or purchase value, whichever is lower; wording truncates after 'whichever' (Sales returns); 36 other bases on record (see annexure)
03	PACKING	
(a)	Description	Corrugated boxes with thermocol packing; cartons marked LARAH and Insured A
(b)	New or Second Hand	
(c)	Customary or not	
04	TRANSIT	

(a)	Consignor	Insured A ? address redacted
(b)	Consignee	Buyer A ? address redacted
(c)	Carrier	Carrier A
(d)	Consignment Note # & Date	LR-REDACTED dated 25/06/2026
(e)	Voyage	[Origin] to y road
(f)	Total number of packages	455 boxes
(g)	Type of delivery	Road delivery
(h)	Type of load	Not a full truck load

05 ACCIDENT / TRANSSHIPMENT

(a)	Original Vehicle	VEHICLE-A
(b)	Transshipped Vehicle	VEHICLE-B
(c)	Place	[Accident location], [Locality] Uttar Pradesh
(d)	Overloading in %, if any	No overloading
(e)	Reason	Accident involving the original vehicle

06 DATE(S) OF

(a)	Incident / Transshipment	01/07/2026	[Accident location], [Locality] Uttar Pradesh
(b)	Arrival		
(c)	Delivery	03/07/2026	
(d)	Knowledge of loss		
(e)	Intimation of loss	01/07/2026	Not stated in the documents on record
(f)	Allotment of survey		
(g)	Survey	01/07/2026	[Accident location], [Locality] Uttar Pradesh

07 REASON OF DELAY

(a)	In taking delivery	
(b)	In intimating loss	No delay observed
(c)	In attending survey	No delay observed
(d)	In releasing report	No delay observed

08 CONDITION OF CARGO

(a)	At the time of booking	
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(b)	At the time of delivery	We recorded that the goods were unboxed at the warehouse; the consignment was reported delivered in damaged and short condition.
(c)	At the time of survey	We observed damaged cartons during unloading. The inspection recorded 20 damaged boxes and a shortage of 10 boxes.
09 SURVEY DETAILS		
(a)	Held in presence of	Ajay Sahoo and Mohd Yusuf
(b)	Place held at	[Accident location] , [Locality] Uttar Pradesh
(c)	Is it different than intended?	
(d)	Custody of goods	Consignee advised to keep damaged goods in safe custody
(e)	Storage of goods	Insured warehouse ? location redacted
(f)	Condition of packing	We observed packing material that was cut, torn and damaged on various sides. Some packing material was diesel-affected.
(g)	Identification of cargo	LARAH/Insured A cartons under invoices INV-A INV-B and INV-C

SCHEDULE

Marks	Invoice Qty	Description	Sound Qty	Shortage Qty
LARAH; Insured A	455 boxes		396 boxes	10 boxes

Narrative Report

NATURE OF LOSS

We treated the consignment loss as a partial transit loss comprising damage to 20 boxes and a shortage of 10 boxes.

EXTENT OF LOSS

Following intimation, we attended the survey at [Accident location] [Locality] n 01/07/2026. The road consignment from [Origin] to :arried by Carrier A comprised goods under invoices INV-A , INV-B and INV-C dated 25/06/2026 and the corresponding consignment note. The insured reported that the vehicle met with an accident near Allahabad. During the course of survey, we observed cartons being unloaded and recorded 20 boxes in damaged condition; 445 boxes were received against 455 booked. We established a shortage of 10 boxes.

Invoice#	Batch no. #	Product description	Shortage Qty Case	Shortage Rate	Total Loss Amount
Bill BILL-ID		The claim statement (): Total Cost of Packing Malt Damage M/Box With Inner Box (Assessed partly on the claimant's inputs)	416 pack	rate sheet (per pack)	INR 1,57,426.90
Bill BILL-ID		The claim statement (): Total Cost (Assessed partly on the claimant's inputs)	20 pack	invoice (effective , per pack)	INR 32,577.50
Bill BILL-ID		The claim statement (): Total Cost of Short M/Box (Assessed on the evidence)	10 pack	invoice (effective , per pack)	INR 14,742.55
Bill BILL-ID		The claim statement (): Inward/ Out ward Transit Freight Charges (Assessed on the evidence)	Not stated	Documented amount	INR 1,14,300.00
Bill BILL-ID		The claim statement (): Handling & Re Packing	Not stated	Documented amount	INR 30,518.00

		Charge of Worker (Assessed on the evidence)			
Bill BILL-ID		The claim statement ([redacted]): Add: Survey Fee Paid (Not allowed)	Not stated	Excluded	INR 0.00
Monetary Claim Notice lodged on transporter with Acknow		The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Line amount (quantity × unit price) (Not allowed)	454 pack	Excluded	INR 0.00
TOTAL INR 3,49,564.95 (conditional workings quantified so far; not the assessed loss)					
Add GST INR 8,517.61					
Net Loss INR 3,56,108.55					

CAUSE OF LOSS & CLAIM ADMISSIBILITY

The police applicant reported that a [redacted] appeared ahead of the truck on 27/06/2026 and that the truck lost balance after he applied the brakes. The insured attributed the consignment's accident condition to carrier negligence, while the carrier characterised the incident as beyond its control. Claim admissibility remains open under the bound assessment; no conclusion on an exclusion or warranty breach has been established.

POLICE REPORT

We reviewed General Diary entry No. [redacted] dated 28/06/2026, recorded at 14:18 at [redacted] police station, [District] [District] Uttar Pradesh. The applicant, [Driver] reported an accident on 27/06/2026 involving the truck transporting goods and requested investigation. The police record states that the application did not disclose an offence and records its referral for investigation and necessary action.

ASSESSMENT

During the course of survey, we assessed the [Origin] to- [redacted] bad-transit loss from the joint inspection and documents submitted by the insured. The claim across the two statements is not stated as a single figure. We assessed goods and expenses at INR 3,49,564.95 before policy steps, including packing for 416 packs, damaged contents in 20 packs and 10 short

packs. The loss after the applied policy steps is INR 3,56,108.55, before the policy-wide GWP limit is applied.

Particulars	Claimed quantity and rate or basis	Claimed amount (INR)	Assessed quantity and rate or basis	Assessed amount (INR)	Assessment position
Packing materials for damaged M/Boxes with inner boxes	416 packs; claimant's unit-price column, 46 rows at INR 186.92-INR 532.76 per pack	1,57,426.90	416 packs; rate-sheet rates, 46 rows at INR 186.92-INR 532.76 per pack	1,57,426.90	Claimed counts used; replacement use subject to confirmation
Damaged-box contents	20 packs; claimant's after-discount rate column, 12 rows at INR 734.99-INR 1,675.92 per pack	32,577.50	20 packs; effective invoice rates, 12 rows at INR 734.99-INR 1,675.92 per pack	32,577.50	Contents and separation from other heads subject to confirmation
Short M/Boxes	10 packs; claimant's after-discount rate column, 10 rows at INR 734.98-INR 2,451.87 per pack	14,742.55	10 packs per itemised inspection; effective invoice rates, 10 rows at INR 734.98-INR 2,451.87 per pack	14,742.55	Itemised shortage used; reconciliation and insured value subject to confirmation
Inward and outward transit freight	Amount stated	1,14,300.00	Matched freight bills	1,14,300.00	Incurrence, covered purpose and non-duplication subject to confirmation
Handling and repacking labour	Amount stated	30,518.00	Matched expense bill	30,518.00	Completed qualifying work, incurrence and pricing subject to confirmation
Survey fee paid	Amount stated	0.00	Excluded	0.00	No fee claimed or matched claimant-paid bill
Booked-package line in transporter notice	454 packs; no loss amount stated		Excluded	0.00	Consignment description, not an additional loss head
Loss assessed on the evidence, before policy steps			Goods INR 2,04,746.95; expenses INR 1,44,818.00	3,49,564.95	

Policy step	Adjustment (INR)	Balance (INR)	Basis or position
Add: GST 18%	8,517.61	3,58,082.56	On INR 47,320.05 of the damaged-box and shortage goods heads
Less: notional salvage	2,500.00	3,55,582.56	Applied to goods only
Add: valuation addition of 10%	5,525.99	3,61,108.55	On INR 55,259.87 of the damaged-box and shortage goods heads
Less: policy excess	5,000.00	3,56,108.55	0.5% of consignment value,

Policy step	Adjustment (INR)	Balance (INR)	Basis or position
		55	minimum INR 5,000.00
Policy-wide limit of 85% of GWP excluding GST			To be applied; policy-wide GWP excluding GST is not on the record
Location, per-sending and Indigenous Sales sum-insured limits			Not reached; no deduction
Assessed loss before the policy-wide limit		3,56,108.55	
Insurer's 40% share of the assessed loss		1,42,443.42	Apportionment, not a deduction

1. We used the claimed 416-pack counts and corresponding rate-sheet prices for packing materials. The assessed INR 1,57,426.90 proceeds on confirmation that those materials were needed, used and reasonably priced for qualifying repacking; the row-wise working is in the assessment annexure.

2. We used the claimed 20-pack counts for damaged-box contents and checked the effective per-pack rates against the invoice, giving INR 32,577.50. This head proceeds on confirmation that the contents were unfit or rejected and that neither goods nor packing are recovered under another head.

3. We used the itemised inspection's 10 short packs and effective invoice rates, giving an assessed shortage of INR 14,742.55. The earlier joint note records 8 short packs; the assessment proceeds on reconciliation of those records and confirmation of the proportionate insured values, declaration and interest in the sending.

4. We matched the INR 1,14,300.00 freight claim to the forward and return freight bills and the INR 30,518.00 labour claim to the expense bill. Their inclusion proceeds on confirmation of insured incurrence, reasonable qualifying work or journeys, and no overlap with invoiced goods value or another head.

5. We added the assessed goods-tax amount rather than the claimant's INR 36,854.45, subject to confirmation of tax ultimately borne by the insured. We used the assessed goods-only valuation addition rather than the claimant's INR 5,583.77; its base and its order relative to salvage remain subject to the operative valuation wording and disposal record. The INR 2,500.00 notional salvage credit proceeds on confirmation of recoverable goods and their realisation. We applied the minimum excess because the declared consignment value and its tax and freight components remain to be established. The policy-wide GWP limit remains to be applied against the premium and policy-wide claims records; the assessed loss is within the stated INR 10,00,00,000.00 location limit, INR 10,00,00,000.00 Indigenous Sales per-sending limit and INR 12,50,19,00,000.00 Indigenous Sales sum insured.

The schedule behind each head, every provision considered and the source references are in the assessment annexure.

Gross Loss	INR 3,49,564.95
Add 10%	INR 8,517.61; INR

	5,525.99
Subtotal	INR 3,61,108.5 5
Net Loss	INR 3,56,108.5 5

For detailed assessment please find the attached assessment sheet as Annexure - A

SALVAGE

The insured's claim sheet provides for notional salvage of Rs. 2,500 against the damaged goods; no salvage arises from the 10 boxes short.

ADJUSTED LOSS

We assessed the loss at Rs. 3,56,108.55 before application of the policy limits; the assessment workings are set out in the assessment section. We recommend that underwriters adjust the loss in accordance with the policy terms and the insured's declaration, with the policy limit of 85% of policy-wide GWP excluding GST still to be applied.

POLICY DETAILS		
(a)	Policy Type	Marine
(b)	Subject Matter insured	Insured A tableware and kitchenware in transit
(c)	Mode of Transport insured	Road
(d)	Voyages insured	Indigenous road transit
(e)	Basis of valuation insured	Insured value must not exceed C.I.F cost plus 10%. (C.I.F value insurance); Landed cost (CIF Imports/Tail end transits); Invoice value + 10% (Capital goods (new)); Depreciated market value (Capital goods (used/second hand); Container); Deemed Duty (Deemed Duty); Invoice value + freight (if not included in invoice) + 10% (Domestic purchases and/or Sales); Duty at actuals as per attached Import Duty Insurance Clause (Duty); INCOTerms + freight + 10% (Export; Import); CIF + 10% (Export Sales; Export War and SRCC); Incoterms + Freight + Duty + 10% (Import Purchase); Invoice Value + 10% (Indigenous Purchase; Indigenous SRCC; Indigenous Sales); Stock transfer value (Inter unit transfer; Stock transfer/inter depot movement); Cost of goods + value additions, if any (printed as 'Cist if goods') (Job Work); At the Company's option, reinstatement, replacement or repair instead of payment for loss or damage; reinstatement expenditure is limited to the cost of reinstating the property as it was when the loss occurred and to its sum insured. (Lost or damaged property or premises); Current market value or purchase value, whichever is lower, including freight, packing or similar transit costs (Purchase returns); Current market

		value or purchase value, whichever is lower; wording truncates after 'whichever' (Sales returns); 36 other bases on record (see annexure)
(f)	Sum Insured	INR 12,501,900,000.00 (Sum Insured: Indigenous Sales); 5 other sums insured by head on record (see annexure)
(g)	Per bottom limit	Rs. 100,000,000.00 (Limit Per Location); Insurer's liability for any one accident or series of accidents from the same event shall not exceed the amount specified in the policy schedule. (Limit per Sending PSL); Company's liability for any one accident or series of accidents from the same event at any one location shall not exceed the amount specified in the policy schedule. (Limit per location PLL); INR 100,000,000.00 (Per Sending Limit: Indigenous Sales); 5 other limits on record (see annexure)
(h)	Excess	Excess / deductible 0.5% of consignment value, subject to a minimum of INR 5,000 (consignment); applied in this version: INR 5,000.00 deducted
(i)	Clauses attached	
(j)	Warranties attached	
(k)	Special Conditions, if any	

RECOVERY RIGHTS

(a)	Statutory Notice	Copy attached
(b)	Certificate of Loss	Copy attached

DISCLAIMER

We hereby declare that we have no interest in the subject matter in question and reported on as above. We are neither related to the insured nor the business either by blood, business or share-holding of whatsoever nature.

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The report is being issued without prejudice, subject to the terms & conditions of the insurance policy.

Report Issuing Office:

, ,

**Invoices, consignment note, e-way bills, joint inspection report, police General
Diary and photographs**

APPENDIX: EVIDENCE CONFLICTS

The following conflicts were detected between evidence sources during report generation. These discrepancies should be reviewed and resolved.

Conflict 1: Boxes Received After the Accident (MEDIUM PRIORITY)

Version A (surveyor_note (Inspection-B.jpg) : 445 boxes

Version B (surveyor_note (Inspection-A.pdf) : 447 boxes

Recommendation: Reconcile the physical receipt count with the categories recorded at transhipment.

Conflict 2: Boxes Short (HIGH PRIORITY)

Version A (surveyor_note (Inspection-B.jpg) : 10 boxes

Version B (surveyor_note (Inspection-A.pdf) : 8 boxes

Recommendation: Verify the final shortage against the dispatch, transhipment and joint inspection records.

Conflict 3: Boxes Assessed as Damaged (MEDIUM PRIORITY)

Version A (delivery_challan (Joint-inspection-page-1.pdf) : 20 boxes

Version B (surveyor_note (Inspection-A.pdf) : 51 boxes

Recommendation: Determine whether the later inspection revised the preliminary damage count and retain the supporting box-wise reconciliation.

Conflict 4: Invoice INV-C [total Before Rounding (HIGH PRIORITY)

Version A (invoice (Invoice_INV-C_compressed.pdf)): ₹814,083.61

Version B (invoice (Invoice_INV-C_compressed.pdf)): ₹972,687.97

Recommendation: Check the invoice subtotal, any omitted adjustment and the tax calculation against the original invoice.

Conflict 5: Invoice INV-B [total Before Rounding (HIGH PRIORITY)

Version A (invoice (Invoice_INV-B.pdf)): ₹55,044.57

Version B (invoice (Invoice_INV-B.pdf)): ₹56,114.45

Recommendation: Verify whether an adjustment of ₹1,069.88, which appears in the accounting record, was applied but omitted from the extracted invoice totals.

Conflict 6: Labour Cost Amount in Words (HIGH PRIORITY)

Version A (other (Labour Cost supporting.pdf)): ₹30,006

Version B (other (Labour Cost supporting.pdf)): ₹30,518

Recommendation: Obtain a corrected labour-cost document confirming the intended amount in words.

Conflict 7: LDPE Shrink Roll 560 mm Unit Rate (HIGH PRIORITY)

Version A (pricing_sheet (BOM Sheet for rate verification.xlsx)): ₹173

Version B (pricing_sheet (BOM Sheet for rate verification.xlsx)): ₹3.32

Recommendation: Check the spreadsheet's rate list and component formula for an entry or extraction error.

Conflict 8: Returned Consignment Total (MEDIUM PRIORITY)

Version A (invoice (Invoice__{INV-C} compressed.pdf)): ₹870,137

Version B (other (Material Return Doc__{RETURN-REF} ?DF)): ₹870,095

Recommendation: Reconcile the ₹42 difference with the complete credit note and any documented return-price or tax adjustments.

Detected: 10/28/2026, 12:00:07 PM | Total conflicts: 8

Claim Assessment Annexure, version 4

Assessment version 4, saved 28 Oct 2026. Reference [redacted]
Assessment version 4.

Assessed loss before the policy limits: INR 3,56,108.55. The loss is assessed at INR 3,56,108.55 against the claim as submitted of Not stated as a single figure, before the policy limits. The policy limit (85% of policy-wide GWP excluding GST), stated in 2 provisions, remains to be applied.

3 of 4 claimed heads assessed on the evidence at the recorded methods. The claim statement (Claim-statement.xlsx) GST 18% added, the claim statement (Claim-statement.xlsx) Notional Salvage deducted, the claim statement (Claim-statement.xlsx) Policy excess (0.5% of consignment value, minimum INR 5,000.00) deducted. The claim statement (Claim-statement.xlsx) Policy limits of liability not reached. The loss is assessed at INR 3,56,108.55 against the claim as submitted of Not stated as a single figure, before the policy limits. The policy limit (85% of policy-wide GWP excluding GST), stated in 2 provisions, remains to be applied.

A. Position summary (INR)

Item	Amount	Basis
Claim as submitted	Not stated as a single figure	The claim statement (Claim-statement.xlsx) its stated total reconciles with its heads and footer lines; The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): the statement's stated totals (loss of Rs. 8,69,129.00/- 869129) do not equal heads + footer lines (gross n/a, net n/a)
Loss assessed on the evidence (goods and expenses, before policy steps)	INR 3,49,564.95	goods INR 2,04,746.95, expenses INR 1,44,818.00
Add: The claim statement (Claim-statement.xlsx): GST 18%	INR 8,517.61	on INR 47,320.05 of the goods (Total Cost; Total Cost of Short M/Box); INR 3,49,564.95 before, INR 3,58,082.56 after
Less: The claim statement (Claim-statement.xlsx): Notional Salvage	INR 2,500.00	on the goods of INR 2,13,264.56; INR 3,58,082.56 before, INR 3,55,582.56 after
Add: The claim statement (Claim-statement.xlsx): Valuation addition of 10%	INR 5,525.99	on INR 55,259.87 of the goods (Total Cost; Total Cost of Short M/Box); INR 3,55,582.56 before, INR 3,61,108.55 after
Less: The claim statement (Claim-statement.xlsx): Policy excess (0.5% of consignment value, minimum INR 5,000.00)	INR 5,000.00	INR 3,61,108.55 before, INR 3,56,108.55 after
Less: The claim statement (Claim-statement.xlsx): Policy limits of liability	To be applied	to be applied: the policy-wide GWP excluding GST of which it is 85% is not on the record
The claim statement (Claim-statement.xlsx): Policy limits of liability	Not reached	INR 10,00,00,000.00 (limit per location), INR 10,00,00,000.00 (per sending limit, indigenous sales) and INR 12,50,19,00,000.00 (sum insured, indigenous sales); the assessed loss of INR 3,56,108.55 is within each, so no deduction follows

Item	Amount	Basis
Assessed loss before the policy limits	INR 3,56,108.55	The policy limit (85% of policy-wide GWP excluding GST), stated in 2 provisions, remains to be applied.

Claimed to assessed

Step	Amount	Basis
Claim as submitted	Not stated as a single figure	The claimant's net figure (heads plus the statement's own footer lines).
Loss assessed on the evidence (goods and expenses)	INR 3,49,564.95	Each head at the recorded method; the claimant's footer lines are replaced by the policy steps below.
The claim statement (Claim-statement.xlsx): Add: GST 18%	INR 8,517.61	balance INR 3,58,082.56
The claim statement (Claim-statement.xlsx): Less: Notional Salvage	INR 2,500.00	balance INR 3,55,582.56
The claim statement (Claim-statement.xlsx): Add: Valuation addition of 10%	INR 5,525.99	balance INR 3,61,108.55
The claim statement (Claim-statement.xlsx): Less: Policy excess (0.5% of consignment value, minimum INR 5,000.00)	INR 5,000.00	balance INR 3,56,108.55
The claim statement (Claim-statement.xlsx): Less: Policy limits of liability	To be applied	the policy-wide GWP excluding GST of which it is 85% is not on the record
The claim statement (Claim-statement.xlsx): Policy limits of liability	Not reached	INR 10,00,00,000.00 (limit per location), INR 10,00,00,000.00 (per sending limit, indigenous sales) and INR 12,50,19,00,000.00 (sum insured, indigenous sales); the assessed loss of INR 3,56,108.55 is within each, so no deduction follows
Assessed loss before the policy limits	INR 3,56,108.55	The loss is assessed at INR 3,56,108.55 against the claim as submitted of Not stated as a single figure, before the policy limits. The policy limit (85% of policy-wide GWP excluding GST), stated in 2 provisions, remains to be applied.

Apportionment of the assessed loss among the co-insurers

Insurer	Share	Amount	Basis
The claim statement (Claim-statement.xlsx): Insurer's share (40%)	40%	INR 1,42,443.42	40% of the assessed loss of INR 3,56,108.55 Clauses: GEN_37

Calculation bridge: claim as submitted to the figures this version supports

Step	Amount	Meaning	Basis
Claim-statement.xlsx : Total Cost of Packing Malt Damage M/Box With Inner Box	INR 1,57,426.90	Working	claimed INR 1,57,426.90; difference +INR 0.00; partly on the claimant's inputs
Claim-statement.xlsx : Total Cost	INR 32,577.50	Working	claimed INR 32,577.50; difference +INR 0.00; partly on the claimant's inputs
Claim-statement.xlsx : Total Cost of Short M/Box	INR 14,742.55	Working	claimed INR 14,742.55; difference +INR 0.00
Claim-statement.xlsx : Inward/ Out ward Transit Freight Charges	INR 1,14,300.00	Working	claimed INR 1,14,300.00; difference +INR 0.00
Claim-statement.xlsx : Handling & Re Packing Charge of Worker	INR 30,518.00	Working	claimed INR 30,518.00; difference +INR 0.00
Claim-statement.xlsx : Add: Survey Fee Paid	INR 0.00	Working	claimed INR 0.00; difference +INR 0.00; excluded: D19 states no survey fee paid or amount claimed on this line, and no claimant-paid fee bill is matched to it. The insurer's own survey cost
The claim statement (Claim-statement.xlsx)): GST 18%	INR 8,517.61	Adjustment	claimed INR 36,854.45; difference -INR 28,336.84; on the statement's figure
The claim statement (Claim-statement.xlsx)): Notional Salvage	INR 2,500.00	Adjustment	claimed INR -2,500.00; difference +INR 0.00; on the statement's figure
The claim statement (Claim-statement.xlsx)): Valuation addition of 10%	INR 5,525.99	Adjustment	claimed INR 5,583.77; difference -INR 57.78; per the policy provision
The claim statement (Claim-statement.xlsx)): Policy excess (0.5% of consignment value, minimum INR 5,000.00)	INR 5,000.00	Adjustment	claimed INR 0.00; difference -INR 5,000.00; per the policy provision
The claim statement (Claim-statement.xlsx)): Policy limit (85% of policy-wide GWP excluding GST)	Not determinable	Adjustment	Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap; the limit
The claim statement (Claim-statement.xlsx)): Policy limit (85% of policy-wide GWP excluding GST)	Not determinable	Adjustment	Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap; the limit
The claim statement (Claim-statement.xlsx)): Policy limits of liability	Not reached	term	INR 10,00,00,000.00 (limit per location), INR 10,00,00,000.00 (per sending limit, indigenous sales) and INR 12,50,19,00,000.00 (sum insured, indigenous sales); the assessed loss of INR 3,56,108.55 is within each, so no deduction follows
Monetary Claim Notice lodged on transporter with Acknow.pdf: Line amount (quantity x unit price)	INR 0.00	Working	excluded: Row #0 repeats D28's description of the packages booked, not a quantity lost or damaged. D1 records the dispatch, while D5 records boxes rec
Assessed against claimed	INR 3,56,108.55	Calculated total	incomplete

B. Workings prepared on the saved assessment

#	Item	Qty	Method / rate	Claimed	Working amount	Status	Conditions / reason	Sources
1	The claim statement (Claim-statement.xlsx)); Total Cost of Packing Malt Damage M/Box With Inner Box	416 pack	Quantity × rate: claimed at rate sheet (per pack) quantity: claimed rate: rate sheet (per pack)	INR 1,57,426.90	INR 1,57,426.90	Assessed partly on the claimant's inputs	Confirm against an itemised repacking record that the claim form (Claim-statement.xlsx) 's claimed counts represent replacement packaging actually needed and used, rather than all packs remaining after the short and goods-damaged boxes were removed. Confirm that the pricing sheet (BOM Sheet for rate verification (xlsx)) rates represent reasonable costs incurred for the replacement materials and that the applicable requirements of the insuring clause or the insuring clause are met. Keep this packing-material expense outside goods-based tax and valuation additions, and ensure no materials are also charged through the labour or damaged-goods heads. The claim form () supplies a pack count for every row and the pricing sheet (BOM Sheet for rate verification (xlsx)) supplies corresponding per-pack packing-material rates, so a conditional calculation remains possible. The surveyor's note (Inspection-C.jpg) supports a need for repacking, but the surveyor's note (Inspection-A.pdf) and the delivery challan do not establish that replacement materials were needed for every pack claimed in the claim form (); no purchase bill establishes the expenditure. This is a potential	Claim-statement.xlsx

#	Item	Qty	Method / rate	Claimed	Working amount	Status	Conditions / reason	Sources
2	The claim statement (Claim-statement.xlsx): Total Cost	20 pack	Quantity × rate: claimed at invoice (effective, per pack) quantity: claimed rate: invoice (effective, per pack)	INR 32,577.50	INR 32,577.50	Assessed partly on the claimant's inputs	Confirm from the final item-level inspection and segregation records that the contents of each box valued here were broken, unfit or rejected, rather than sound goods in damaged packing. Confirm that these boxes are distinct from the short boxes and that neither their goods value nor their packing cost is recovered twice under the other heads in the claim form (). Confirm the applicable declared value and insured interest at loss under the policy provisions; account separately for retained goods and any realised salvage. The itemised damaged-box entries in the pricing sheet (Joint-inspection-page-2.pdf) support the counts claimed for this head's rows in the claim form (Claim-statement.xlsx); The delivery challan separately records damaged boxes and shortage. The invoice (Invoice_INV-C compressed.pdf) supports the discounted invoice value per pack represented by the offered invoice (effective, per pack) key. This computes the stated ware-loss basis, not a finding that every damaged box's contents were lost: The surveyor's note (Inspection-C.jpg) also describes packing damage that may instead call for repacking.	Claim-statement.xlsx
3	The claim statement (Final Claim bill cum	10 pack	Quantity × rate: inspection	INR 14,742.55	INR 14,742.55	Assessed on the evidence	Confirm that the pricing sheet (Joint-inspection-page-2.pdf)'s	Final Claim bill cum Sheet -

#	Item	Qty	Method / rate	Claimed	Working amount	Status	Conditions / reason	Sources
	Sheet - Buyer A CLAIM-REF .xl sx): Total Cost of Short M/Box		(short) at invoice (effective, per pack) quantity: inspection (short) rate: invoice (effective, per pack)				itemised short boxes control over the surveyor's note (Inspection-A.pdf)'s earlier aggregate count, and that cartons described in the handwritten statement as wholly damaged and left at the site were not recovered or valued again under a damage head. Confirm that the invoice (Invoice_INV-C ed.pdf) invoice-derived pack values represent the applicable proportionate insured values under the bases of settlement; establish the insured interest and declaration for this sending. Confirm the missing boxes were lost through the reported transit accident, not an unexplained shortage or shortage from outwardly sound packing under the exclusions. The transport document records 455 dispatched boxes; the 1 July joint inspection the surveyor's note (Inspection-A.pdf) records 396 sound, 51 damaged and 8 short, whereas the later joint recount the surveyor's note (Inspection-B.jpg) records 445 received and 10 short. The stamped declaration reports 10 damaged/short without separating the classes, and the driver in the handwritten statement describes 10 wholly damaged cartons left at the site; neither is independently a final shortage allocation. The itemised inspection the pricing sheet (Joint-inspection-page-2.pdf), read with the delivery challan, allocates one short box to each	Buyer A CLAIM-REF .xlsx

#	Item	Qty	Method / rate	Claimed	Working amount	Status	Conditions / reason	Sources
							of the claim form ([redacted]) [redacted] rows #0, #7, #19, #25, #30, #33, #34, #37, #44 and #45, separately from its damaged boxes. The working uses those box counts and the invoice-value-per-pack keys, which account for each row's pack contents rather than treating inspected pieces as boxes; it remains conditional on reconciliation and the shortage exclusions the exclusions.	

#	Item	Qty	Method / rate	Claimed	Working amount	Status	Conditions / reason	Sources
4	The claim statement (Claim-statement.xlsx): Inward/ Out ward Transit Freight Charges	Not stated	Documented amount: footer (evidence) amount: footer (evidence)	INR 1,14,300.00	INR 1,14,300.00	Assessed on the evidence	Confirm that the insured incurred both the invoice (Forward Freight Bill.pdf) and the invoice (Return Freight Bill.pdf) charges, that each journey and charge was reasonable, and that neither was borne by the carrier. Confirm that the outward freight is not already included in the invoice (Invoice_INV-C compressed.pdf) invoice value or assessed under another head, consistent with the FOR delivery term and the basis of settlement. Confirm that the return journey qualifies as repacking, mitigation or covered forwarding rather than an ordinary commercial return, under the applicable wording. The claim form () claims freight matching the combined amounts mapped from the invoice (Forward Freight Bill.pdf) and the invoice (Return Freight Bill.pdf); the offered footer (evidence) key carries those bills as one INR expense amount, so no unitless derived formula is needed. The stamped declaration identifies an outward and a return freight entry, but matching the bills does not establish that both charges are additional covered costs. The policy provisions require the purpose and circumstances of each charge to be checked; this is an expense, not goods value eligible for a goods-only valuation uplift.	Claim-statement.xlsx ; Forward Freight Bill.pdf; Return Freight Bill.pdf

#	Item	Qty	Method / rate	Claimed	Working amount	Status	Conditions / reason	Sources
5	The claim statement (Claim-statement.xlsx): Handling & Re Packing Charge of Worker	Not stated	Documented amount: footer (evidence) amount: footer (evidence)	INR 30,518.00	INR 30,518.00	Assessed on the evidence	Confirm that the expense bill's handling and repacking work was performed, incurred by the insured and reasonably priced, including reconciliation of its handling-box and man-day entries to work records. Confirm that the labour does not duplicate a charge included in a packing-material head or either freight bill, and that the packing qualified under the insuring clause. The matched the expense bill labour bill supplies the amount claimed on the claim form () handling-and-repacking line. The surveyor's note (Inspection-C.jpg) describes damaged packing and a need for repacking, making the insuring clause and the reasonable mitigation-charge provisions potentially relevant. This is an expense, not additional damaged-goods value, and its amount is computed subject to proof of the work and its necessity.	Claim-statement.xlsx ; Labour Cost supporting.pdf
6	The claim statement (Claim-statement.xlsx): Add: Survey Fee Paid	Not stated	Excluded	INR 0.00	INR 0.00	Not allowed (not counted in totals)	The claim form () states no survey fee paid or amount claimed on this line, and no claimant-paid fee bill is matched to it. The insurer's own survey cost is not an additional claimant expense merely because the delivery challan records an inspection. There is consequently no loss under this expense line to add on the present record.	Claim-statement.xlsx

#	Item	Qty	Method / rate	Claimed	Working amount	Status	Conditions / reason	Sources
7	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Line amount (quantity x unit price)	454 pack	Excluded	Not stated	INR 0.00	Not allowed (not counted in totals)	This decision treats the claim form (Monetary Claim Notice lodged on transporter with Acknow.pdf)'s booked-package line as a consignment description, not an additional claim for total loss. Row #0 repeats the claim form (Monetary Claim Notice lodged on transporter with Acknow.pdf)'s description of the packages booked, not a quantity lost or damaged. The transport document records the dispatch, while the surveyor's note (Inspection-B.jpg) records boxes received and boxes short; The delivery challan separately distinguishes shortage from damage. Valuing all booked boxes under this row would therefore treat sound or received goods as lost and could duplicate the losses itemised in the claim form (). This excludes only this purported head, not assessment of the separately identified shortage and damage. 1 row of 1 without a quantified amount	Monetary Claim Notice lodged on transporter with Acknow.pdf

Totals and policy adjustments

Line	Amount	Meaning
Total of workings (INR)	INR 3,49,564.95	Loss assessed on the evidence before the policy steps; assessed loss after them INR 3,56,108.55, before the policy limits
Add: The claim statement (Claim-statement.xlsx): GST 18%	INR 8,517.61	On INR 47,320.05 (Total Cost; Total Cost of Short M/Box) of the goods: goods INR 2,04,746.95 before, INR 2,13,264.56 after this step All workings after this step: INR 3,58,082.56

Line	Amount	Meaning
Less: The claim statement (Claim-statement.xlsx): Notional Salvage	INR 2,500.00	Applies to 3 working(s): INR 2,13,264.56 before, INR 2,10,764.56 after this step All workings after this step: INR 3,55,582.56 Total Cost of Packing Malt Damage M/Box With Inner Box Total Cost Total Cost of Short M/Box
Add: The claim statement (Claim-statement.xlsx): Valuation addition of 10%	INR 5,525.99	On INR 55,259.87 (Total Cost; Total Cost of Short M/Box) of the goods: goods INR 2,10,764.56 before, INR 2,16,290.55 after this step All workings after this step: INR 3,61,108.55
Less: The claim statement (Claim-statement.xlsx): Policy excess (0.5% of consignment value, minimum INR 5,000.00)	INR 5,000.00	Applies to 6 working(s): INR 3,61,108.55 before, INR 3,56,108.55 after this step Total Cost of Packing Malt Damage M/Box With Inner Box Total Cost Total Cost of Short M/Box Inward/ Out ward Transit Freight Charges Handling & Re Packing Charge of Worker Add: Survey Fee Paid
Less: The claim statement (Claim-statement.xlsx): Policy limits of liability	To be applied	Not yet applied; it would apply to 6 working(s) Total Cost of Packing Malt Damage M/Box With Inner Box Total Cost Total Cost of Short M/Box Inward/ Out ward Transit Freight Charges Handling & Re Packing Charge of Worker Add: Survey Fee Paid
The claim statement (Claim-statement.xlsx): Policy limits of liability	Not reached	INR 10,00,00,000.00 (limit per location), INR 10,00,00,000.00 (per sending limit, indigenous sales) and INR 12,50,19,00,000.00 (sum insured, indigenous sales); the assessed loss of INR 3,56,108.55 is within each, so no deduction follows. Clauses: COND_39, COND_40, COND_69, COND_284, COND_298, COND_318

Schedule: Total Cost of Packing Malt Damage M/Box With Inner Box (Claim-statement.xlsx)

Quantity × rate: claimed at rate_sheet.per_pack. 46 of 46 rows quantified; total INR 1,57,426.90 against INR 1,57,426.90 claimed. The claim form (Claim-statement.xlsx) supplies a pack count for every row and the pricing sheet (BOM Sheet for rate verification (xlsx)) supplies corresponding per-pack packing-material rates, so a conditional calculation remains possible. The surveyor's note (Inspection-C.jpg) supports a need for repacking, but the surveyor's note (Inspection-A.pdf) id the delivery challan do not establish that replacement materials were needed for every pack claimed in the claim form (Claim-statement.xlsx) no purchase bill establishes the expenditure. This is a potential packing expense under the insuring clause, or under the insuring clause if its final-destination and trade-custom requirements are met, not a goods loss. The plan places this head in goods, and this method decision cannot change that classification.

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
0	HTTC6CUP10BL EMGDP	6 N 10CL CUP BLUE EVE	4 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 1,692.56	partly on the claimant's inputs
1	HTTC6CUP10BR EMGDP	6 N 10CL CUP BREEZE	12 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 5,077.68	partly on the claimant's inputs
2	HTTC6CUP10HE LMG	6 N 10CL CUP HELENA	14 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 5,923.96	partly on the claimant's inputs

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
3	HTTC6CUP10MI LMG	6 N 10CL CUP MILLENIA	10 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 4,231.40	partly on the claimant's inputs
4	HTTC6CUP10RM TMG	6 N 10CL CUP RED MIST	11 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 4,654.54	partly on the claimant's inputs
5	HTTC63DN14PE RFL	63 N D/SET PERSIA	2 pack	claimed	INR 336.54 (exact 336.536)	rate_sheet.per_pack	INR 673.07 (exact 673.072)	partly on the claimant's inputs
6	HTTC44DS1DVG KO	44 N D/SET DIVA GREY	2 pack	claimed	INR 192.30 (exact 192.304)	rate_sheet.per_pack	INR 384.61 (exact 384.608)	partly on the claimant's inputs
7	HTTC44DS1DVP KO	44 N D/SET DIVA PINK	1 pack	claimed	INR 192.30 (exact 192.304)	rate_sheet.per_pack	INR 192.30 (exact 192.304)	partly on the claimant's inputs
8	HTPR10DN1BAE F2	10 N D/SET BLAIR BLUE	4 pack	claimed	INR 497.71 (exact 497.7124)	rate_sheet.per_pack	INR 1,990.85 (exact 1990.8496)	partly on the claimant's inputs
9	HTPR10DN1BA MF2	10 N D/SET BAMBOO LEAVES	1 pack	claimed	INR 497.71 (exact 497.7124)	rate_sheet.per_pack	INR 497.71 (exact 497.7124)	partly on the claimant's inputs
10	HTPR10DN1BFR F2	10 N D/SET BELLFLOWER	4 pack	claimed	INR 497.71 (exact 497.7124)	rate_sheet.per_pack	INR 1,990.85 (exact 1990.8496)	partly on the claimant's inputs
11	HTPR10DN1CR DF2	10 N D/SET CHRYS RED	1 pack	claimed	INR 511.15 (exact 511.1524)	rate_sheet.per_pack	INR 511.15 (exact 511.1524)	partly on the claimant's inputs
12	HTPR10DN1CRT F2	10 N D/SET CRESCENT	2 pack	claimed	INR 497.71 (exact 497.7124)	rate_sheet.per_pack	INR 995.42 (exact 995.4248)	partly on the claimant's inputs
13	HTPR10DN1HU BF2	10 N D/SET GREEN HERBS	4 pack	claimed	INR 511.15 (exact 511.1524)	rate_sheet.per_pack	INR 2,044.61 (exact 2044.6096)	partly on the claimant's inputs
14	HTTC6MUG10B OR5	6 N 10CL MUG BORO(BIG BOX)	4 pack	claimed	INR 422.42	rate_sheet.per_pack	INR 1,689.68	partly on the claimant's inputs
15	HT12CS14GLM1	12 N 14CL CUP SAU GOLD MARBLE	4 pack	claimed	INR 284.70 (exact 284.698)	rate_sheet.per_pack	INR 1,138.79 (exact 1138.792)	partly on the claimant's inputs
16	HT12CS14MDN 1	12 N 14CL CUP SAUCER MIDNIGHT	1 pack	claimed	INR 285.50 (exact 285.5012)	rate_sheet.per_pack	INR 285.50 (exact 285.5012)	partly on the claimant's inputs
17	HTTC6CUP10AS SMG	6 N 10CL CUP ASSORTED	10 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 4,231.40	partly on the claimant's inputs
18	HTTC6CUP10BE EMG	6 N 10CL CUP BELLE	19 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 8,039.66	partly on the claimant's inputs
19	HTTC6CUP10BF RMG	6 N 10CL CUP BELLFLOWER	17 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 7,193.38	partly on the claimant's inputs

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
20	HTTC6CUP10BORMG	6 N 10CL CUP BORO	3 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 1,269.42	partly on the claimant's inputs
21	HTTC6CUP10CRDMGDP	6 N 10CL CUP CHRYS RED	14 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 5,923.96	partly on the claimant's inputs
22	HTTC6CUP10CRPMG	6 N 10CL CUP CRIPPER	20 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 8,462.80	partly on the claimant's inputs
23	HTTC6CUP10CSMG	6 N 10CL CUP CLASSIC	20 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 8,462.80	partly on the claimant's inputs
24	HTTC6CUP10EGNMG	6 N 10CL CUP ELIRA GREEN	4 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 1,692.56	partly on the claimant's inputs
25	HTTC6CUP10EGYMG	6 N 10CL CUP ELIRA GREY	4 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 1,692.56	partly on the claimant's inputs
26	HTTC6CUP10ERBMG	6 N 10CL CUP ERBA	15 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 6,347.10	partly on the claimant's inputs
27	HTTC6CUP10FIOMG	6 N 10CL CUP FIORE	10 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 4,231.40	partly on the claimant's inputs
28	HTTC6CUP10FNAMGDP	6 N 10CL CUP FAUNA	6 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 2,538.84	partly on the claimant's inputs
29	HTTC6CUP10MAPMG	6 N 10CL CUP MARINA PEACH	6 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 2,538.84	partly on the claimant's inputs
30	HTTC6CUP10MBEMG	6 N 10CL CUP MARINA BLUE	29 pack	claimed	INR 400.57 (exact 400.572)	rate_sheet.per_pack	INR 11,616.59 (exact 11616.588)	partly on the claimant's inputs
31	HTTC6CUP10OCMG	6 N 10CL CUP OCEAN	24 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 10,155.36	partly on the claimant's inputs
32	HTTC6CUP10PENMG	6 N 10CL CUP PENTAS	15 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 6,347.10	partly on the claimant's inputs
33	HTTC6CUP10PERMG	6 N 10CL CUP PERSIA	39 pack	claimed	INR 423.14	rate_sheet.per_pack	INR 16,502.46	partly on the claimant's inputs
34	HTTC12CDS13MBE	12 N 13CL CUP SAU MARINA BLUE	3 pack	claimed	INR 287.70 (exact 287.7012)	rate_sheet.per_pack	INR 863.10 (exact 863.1036)	partly on the claimant's inputs
35	HT9DN01RRESI	9 N D/SET ROSE RED	2 pack	claimed	INR 532.76 (exact 532.7592)	rate_sheet.per_pack	INR 1,065.52 (exact 1065.5184)	partly on the claimant's inputs
36	HTTC13DS1AGEGB	13 N D/SET AGERIA	8 pack	claimed	INR 186.92 (exact 186.9174)	rate_sheet.per_pack	INR 1,495.34 (exact 1495.3392)	partly on the claimant's inputs
37	HTTC13DS1BAMGB	13 N D/SET BAMBOO LEAVES	2 pack	claimed	INR 186.92 (exact 186.9174)	rate_sheet.per_pack	INR 373.83 (exact 373.8348)	partly on the claimant's inputs

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
38	HTTC13DS1BFR GB	13 N D/SET BELLFLOWER	7 pack	claimed	INR 186.92 (exact 186.9174)	rate_sheet.per_pack	INR 1,308.42 (exact 1308.4218)	partly on the claimant's inputs
39	HTTC13DS1CSC GB	13 N D/SET CLASSIC	8 pack	claimed	INR 205.25 (exact 205.2464)	rate_sheet.per_pack	INR 1,641.97 (exact 1641.9712)	partly on the claimant's inputs
40	HTTC13DS1GRL GB	13 N D/SET GREEN LILY	8 pack	claimed	INR 186.92 (exact 186.9174)	rate_sheet.per_pack	INR 1,495.34 (exact 1495.3392)	partly on the claimant's inputs
41	HTTC13DS1LVD GB	13 N D/SET LAVENDER	8 pack	claimed	INR 186.92 (exact 186.9174)	rate_sheet.per_pack	INR 1,495.34 (exact 1495.3392)	partly on the claimant's inputs
42	HTTC13DS1PEN GB	13 N D/SET PENTAS	12 pack	claimed	INR 195.98 (exact 195.9818)	rate_sheet.per_pack	INR 2,351.78 (exact 2351.7816)	partly on the claimant's inputs
43	HTTC13DS1PER GB	13 N D/SET PERSIA	8 pack	claimed	INR 187.31	rate_sheet.per_pack	INR 1,498.48	partly on the claimant's inputs
44	HTTC13DS1RMT GB	13 N D/SET RED MIST	7 pack	claimed	INR 186.92 (exact 186.9174)	rate_sheet.per_pack	INR 1,308.42 (exact 1308.4218)	partly on the claimant's inputs
45	HTTC13DS1VRO GB	13 N D/SET VERONA	7 pack	claimed	INR 186.92 (exact 186.9174)	rate_sheet.per_pack	INR 1,308.42 (exact 1308.4218)	partly on the claimant's inputs

Schedule: Total Cost (Claim-statement.xlsx)

Quantity × rate: claimed at invoice.effective.per_pack. 12 of 12 rows quantified; total INR 32,577.50 against INR 32,577.50 claimed. The itemised damaged-box entries in the pricing sheet (Joint-inspection-page-2.pdf) support the counts claimed for this head's rows in the claim form (Claim-statement.xlsx). The delivery challan separately records damaged boxes and shortage. The invoice (Invoice_INV-C_compressed.pdf) supports the discounted invoice value per pack represented by the offered invoice (effective, per pack) key. This computes the stated ware-loss basis, not a finding that every damaged box's contents were lost: The surveyor's note (Inspection-C.jpg) also describes packing damage that may instead call for repacking.

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
0	HTTC6CUP10BL EMGDP	6 N 10CL CUP BLUE EVE	2 pack	claimed	INR 1,675.92 (exact 1675.921428)	invoice.effective.per_pack	INR 3,351.84 (exact 3351.842856)	partly on the claimant's inputs
2	HTTC6CUP10HE LMG	6 N 10CL CUP HELENA	1 pack	claimed	INR 1,675.92 (exact 1675.922004)	invoice.effective.per_pack	INR 1,675.92 (exact 1675.922004)	partly on the claimant's inputs
3	HTTC6CUP10MI LMG	6 N 10CL CUP MILLENIA	2 pack	claimed	INR 1,675.92 (exact 1675.921668)	invoice.effective.per_pack	INR 3,351.84 (exact 3351.843336)	partly on the claimant's inputs

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
4	HTTC6CUP10RM TMG	6 N 10CL CUP RED MIST	1 pack	claimed	INR 1,675.92 (exact 1675.921668)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.921668)	partly on the claimant's inputs
18	HTTC6CUP10BE EMG	6 N 10CL CUP BELLE	1 pack	claimed	INR 1,675.92 (exact 1675.922004)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.922004)	partly on the claimant's inputs
19	HTTC6CUP10BF RMG	6 N 10CL CUP BELLFLOWER	2 pack	claimed	INR 1,675.92 (exact 1675.922004)	invoice.effective .per_pack	INR 3,351.84 (exact 3351.844008)	partly on the claimant's inputs
20	HTTC6CUP10BO RMG	6 N 10CL CUP BORO	1 pack	claimed	INR 1,675.92 (exact 1675.922496)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.922496)	partly on the claimant's inputs
21	HTTC6CUP10CR DMGDP	6 N 10CL CUP CHRYS RED	1 pack	claimed	INR 1,675.92 (exact 1675.922004)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.922004)	partly on the claimant's inputs
24	HTTC6CUP10EG NMG	6 N 10CL CUP ELIRA GREEN	1 pack	claimed	INR 1,675.92 (exact 1675.922004)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.922004)	partly on the claimant's inputs
28	HTTC6CUP10FN AMGDP	6 N 10CL CUP FAUNA	1 pack	claimed	INR 1,675.92 (exact 1675.921428)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.921428)	partly on the claimant's inputs
31	HTTC6CUP10OC EMG	6 N 10CL CUP OCEAN	6 pack	claimed	INR 1,675.92 (exact 1675.921668)	invoice.effective .per_pack	INR 10,055.53 (exact 10055.530008)	partly on the claimant's inputs
38	HTTC13DS1BFR GB	13 N D/SET BELLFLOWER	1 pack	claimed	INR 734.99 (exact 734.985)	invoice.effective .per_pack	INR 734.99 (exact 734.985)	partly on the claimant's inputs

Schedule: Total Cost of Short M/Box (Claim-statement.xlsx)

Quantity × rate: inspection.short at invoice.effective.per_pack. 10 of 10 rows quantified; total INR 14,742.55 against INR 14,742.55 claimed. The transport document records 455 dispatched boxes; the 1 July joint inspection the surveyor's note (Inspection-A.pdf) records 396 sound, 51 damaged and 8 short, whereas the later joint recount the surveyor's note (Inspection-B.jpg) records 445 received and 10 short. The stamped declaration reports 10 damaged/short without separating the classes, and the driver in the handwritten statement describes 10 wholly damaged cartons left at the site; neither is independently a final shortage allocation. The itemised inspection the pricing sheet (), read with the delivery challan, allocates one short box to each of the claim form (Claim-statement.xlsx) rows #0, #7, #19, #25, #30, #33, #34, #37, #44 and #45, separately from its damaged boxes. The working uses those box counts and the invoice-value-per-pack keys, which account for each row's pack contents rather than treating inspected pieces as boxes; it remains conditional on reconciliation and the shortage exclusions the exclusions.

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
0	HTTC6CUP10BL EMGDP	6 N 10CL CUP BLUE EVE	1 pack	inspection.short	INR 1,675.92 (exact 1675.921428)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.921428)	evidence; unit class of inspection.short assumed to match
7	HTTC44DS1DVP KO	44 N D/SET DIVA PINK	1 pack	inspection.short	INR 2,451.87 (exact 2451.865)	invoice.effective .per_pack	INR 2,451.87 (exact 2451.865)	evidence; unit class of inspection.short assumed to match

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
19	HTTC6CUP10BF RMG	6 N 10CL CUP BELLFLOWER	1 pack	inspection.short	INR 1,675.92 (exact 1675.922004)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.922004)	evidence; unit class of inspection.short assumed to match
25	HTTC6CUP10EG YMG	6 N 10CL CUP ELIRA GREY	1 pack	inspection.short	INR 1,675.92 (exact 1675.922004)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.922004)	evidence; unit class of inspection.short assumed to match
30	HTTC6CUP10MB EMG	6 N 10CL CUP MARINA BLUE	1 pack	inspection.short	INR 1,675.92 (exact 1675.921668)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.921668)	evidence; unit class of inspection.short assumed to match
33	HTTC6CUP10PE RMG	6 N 10CL CUP PERSIA	1 pack	inspection.short	INR 1,675.92 (exact 1675.921752)	invoice.effective .per_pack	INR 1,675.92 (exact 1675.921752)	evidence; unit class of inspection.short assumed to match
34	HTTC12CDS13M BE	12 N 13CL CUP SAU MARINA BLUE	1 pack	inspection.short	INR 1,706.13 (exact 1706.125002)	invoice.effective .per_pack	INR 1,706.13 (exact 1706.125002)	evidence; unit class of inspection.short assumed to match
37	HTTC13DS1BAM GB	13 N D/SET BAMBOO LEAVES	1 pack	inspection.short	INR 734.98 (exact 734.983333)	invoice.effective .per_pack	INR 734.98 (exact 734.983333)	evidence; unit class of inspection.short assumed to match
44	HTTC13DS1RMT GB	13 N D/SET RED MIST	1 pack	inspection.short	INR 734.99 (exact 734.985)	invoice.effective .per_pack	INR 734.99 (exact 734.985)	evidence; unit class of inspection.short assumed to match
45	HTTC13DS1VRO GB	13 N D/SET VERONA	1 pack	inspection.short	INR 734.99 (exact 734.985)	invoice.effective .per_pack	INR 734.99 (exact 734.985)	evidence; unit class of inspection.short assumed to match

Schedule: Inward/ Out ward Transit Freight Charges (Claim-statement.xlsx)

Documented amount: footer.evidence. 1 of 1 rows quantified; total INR 1,14,300.00 against INR 1,14,300.00 claimed. The claim form (Claim-statement.xlsx)

) claims freight matching the combined amounts mapped from the invoice (Forward Freight Bill.pdf) and the invoice (Return Freight Bill.pdf); the offered footer (evidence) key carries those bills as one INR expense amount, so no unitless derived formula is needed. The stamped declaration identifies an outward and a return freight entry, but matching the bills does not establish that both charges are additional covered costs. The policy provisions require the purpose and circumstances of each charge to be checked; this is an expense, not goods value eligible for a goods-only valuation uplift.

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
0		Inward/ Out ward Transit Freight Charges					INR 1,14,300.00	evidence

Schedule: Handling & Re Packing Charge of Worker (Claim-statement.xlsx)

Documented amount: footer.evidence. 1 of 1 rows quantified; total INR 30,518.00 against INR 30,518.00 claimed. The matched the expense bill labour bill supplies the amount claimed on the claim form (Claim-statement.xlsx) handling-and-repacking line. The surveyor's note (Inspection-C.jpg) ascribes damaged packing and a need for repacking, making the insuring clause and the reasonable mitigation-charge provisions potentially relevant. This is an expense, not additional damaged-goods value, and its amount is computed subject to proof of the work and its necessity.

#	SKU	Description	Qty	Qty input	Rate	Rate input	Amount	Basis / note
0		Handling & Re Packing Charge of Worker					INR 30,518.00	evidence

C. Claim as submitted

Not stated as a single figure as submitted across 4 claimed heads and 7 footer lines in 2 claim statements.

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
1	The claim statement ([redacted]): Total Cost of Packing Malt Damage M/Box With Inner Box	416 pack	INR 1,57,426.90	Assessed	INR 1,57,426.90	The claim form (Claim-statement.xlsx [redacted]) supplies a pack count for every row and the pricing sheet (BOM Sheet for rate verification (xlsx)) supplies corresponding per-pack packing-material rates, so a conditional calculation remains possible. The surveyor's note (Inspection-C.jpg [redacted]) supports a need for repacking, but the surveyor's note (Inspection-A.pdf [redacted]) and the delivery challan do not establish that replacement materials were needed for every pack claimed in the claim form (Claim-statement.xlsx [redacted]); no purchase bill establishes the expenditure. This is a potential packing expense under the insuring clause, or under the insuring clause if its final-destination and trade-custom requirements are met, not a goods loss. The plan places this head in goods, and this method decision cannot change that classification.	Claim-statement.xlsx [redacted]

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
2	The claim statement ([redacted] [redacted] [redacted]): Total Cost	20 pack	INR 32,577.50	Assessed	INR 32,577.50	The itemised damaged-box entries in the pricing sheet ([redacted]) support the counts claimed for this head's rows in the claim form (Claim-statement.xlsx [redacted]); The delivery challan separately records damaged boxes and shortage. The invoice (Invoice_ INV-C [redacted] .compressed.pdf) supports the discounted invoice value per pack represented by the offered invoice (effective, per pack) key. This computes the stated ware-loss basis, not a finding that every damaged box's contents were lost: The surveyor's note (Inspection-C.jpg [redacted]) also describes packing damage that may instead call for repacking.	Claim-statement.xlsx [redacted]

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
3	The claim statement ([redacted]): Cost of Short M/Box	10 pack	INR 14,742.55	Assessed	INR 14,742.55	The transport document records 455 dispatched boxes; the 1 July joint inspection the surveyor's note (Inspection-A.pdf) records 396 sound, 51 damaged and 8 short, whereas the later joint recount the surveyor's note (Inspection-B.jpg) records 445 received and 10 short. The stamped declaration reports 10 damaged/short without separating the classes, and the driver in the handwritten statement describes 10 wholly damaged cartons left at the site; neither is independently a final shortage allocation. The itemised inspection the pricing sheet (Joint-inspection-page-2.pdf), read with the delivery challan, allocates one short box to each of the claim form (Claim-statement.xlsx) rows #0, #7, #19, #25, #30, #33, #34, #37, #44 and #45, separately from its damaged boxes. The working uses those box counts and the invoice-value-per-pack keys, which account for each row's pack contents rather than treating inspected pieces as boxes; it remains conditional on reconciliation and the shortage exclusions the exclusions.	Claim-statement.xlsx

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
4	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Line amount (quantity x unit price)	454 pack	Not stated	Not allowed	INR 0.00	Row #0 repeats the claim form (Monetary Claim Notice lodged on transporter with Acknow.pdf)'s description of the packages booked, not a quantity lost or damaged. The transport document records the dispatch, while the surveyor's note (Inspection-B.jpg) records boxes received and boxes short; The delivery challan separately distinguishes shortage from damage. Valuing all booked boxes under this row would therefore treat sound or received goods as lost and could duplicate the losses itemised in the claim form (Claim-statement.xlsx). This excludes only this purported head, not assessment of the separately identified shortage and damage.	Monetary Claim Notice lodged on transporter with Acknow.pdf

Claim totals and aggregate lines as submitted

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
1	The claim statement (): Inward/ Out ward Transit Freight Charges		INR 1,14,300.00	Assessed	INR 1,14,300.00	The claim form (Claim-statement.xlsx) claims freight matching the combined amounts mapped from the invoice (Forward Freight Bill.pdf) and the invoice (Return Freight Bill.pdf); the offered footer (evidence) key carries those bills as one INR expense amount, so no unitless derived formula is needed. The stamped declaration identifies an outward and a return freight entry, but matching the bills does not establish that both charges are additional covered costs. The policy provisions require the purpose and circumstances of each charge to be checked; this is an expense, not goods value eligible for a goods-only valuation uplift.	Claim-statement.xlsx ; Forward Freight Bill.pdf; Return Freight Bill.pdf

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
2	The claim statement ([redacted]): Handling & Re Packing Charge of Worker		INR 30,518.00	Assessed	INR 30,518.00	The matched the expense bill labour bill supplies the amount claimed on the claim form (Claim-statement.xlsx) handling-and-repacking line. The surveyor's note (Inspection-C.jpg) describes damaged packing and a need for repacking, making the insuring clause and the reasonable mitigation-charge provisions potentially relevant. This is an expense, not additional damaged-goods value, and its amount is computed subject to proof of the work and its necessity.	Claim-statement.xlsx [redacted] ; Labour Cost supporting.pdf

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
3	The claim statement ([redacted]): [redacted]: GST 18%		INR 36,854.45	Allowed as GST 18%	INR 8,517.61	The claim form (Claim-statement.xlsx [redacted]) states the GST percentage, and the invoice (Invoice_INV-C [redacted].compressed.pdf) shows IGST on the invoiced ware. The claim form (Claim-statement.xlsx [redacted]) packing-material head concerns replacement packing expense, supported by the surveyor's note (Inspection-C.jpg [redacted]) and potentially the insuring clause, so it is not included as goods in this tax step even though the claim form ([redacted]) taxes its claimed subtotal. The ledger's reversal booking makes actual tax incidence and recoverability material conditions, not grounds to assume a second tax loss. Applied to "Total Cost", "Total Cost of Short M/Box" (the line covers these heads only, not the other goods). Condition (finding, input_missing): The tax step adds claimant-stated GST to taxable goods values, but the supplied record has no GST ledger or input-credit record establishing that this tax is irrecoverable. Keep the addition conditional pending the insured's GST ledger and credit or reversal records; do not assume either a credit or its absence.	Claim-statement.xlsx [redacted]

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
4	The claim statement ([redacted]): Add (CIF+10%) Basic of Valuation		INR 5,583.77	Allowed as valuation addition of 10%	INR 5,525.99	Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. The basis of settlement tabulates 4 category bases, each +10%: the shipment category is not established, which leaves the base words open, not the percentage. Applied to the heads valued at invoice value (Total Cost; Total Cost of Short M/Box), not to Total Cost of Packing Malt Damage M/Box With Inner Box (priced at the rate sheet (per pack) rate: a replacement cost, not invoice value). Condition (finding, input_missing): The uplift step reduces its invoice-head base by a pro-rata allocation of 577.79 of the claim form (Claim-statement.xlsx [redacted]) notional salvage, but no disposal or sale record identifies salvage attributable to those heads rather than the packing-material head. The policy provisions establish a valuation addition, not that salvage may be allocated to invoice rows by their assessed amounts. Keep this uplift step conditional until the insured supplies a disposal record identifying the retained or sold goods and the credit attributable to each head.	Claim-statement.xlsx [redacted]
5	The claim statement ([redacted]): Less: Notional Salvage@		INR 2,500.00	Allowed as Notional Salvage	INR 2,500.00	The claim form (Claim-statement.xlsx [redacted]) states a notional salvage deduction, but no disposal, sale or accepted valuation document substantiates it. Carry the claimant's stated credit conditionally rather than treating it as realised proceeds. The handwritten statement says the cartons left at the site were wholly damaged; it does not establish salvage from those cartons or identify which assessed goods generated this credit.	Claim-statement.xlsx [redacted]

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
6	The claim statement ([redacted]): Excess: 1% of consignment value subject to a minimum of Rs. 7500/- each and every claim		INR 0.00	Allowed as policy excess (0.5% of consignment value, minimum INR 5,000.00)	INR 5,000.00	Applies an excess of 0.5 % of consignment value, subject to a minimum of INR 5000. The statement's own line reads "Excess: 1% of consignment value subject to a minimum of Rs. 7500/- each and every claim" (1); the policy figure is used and the difference recorded. The consignment value is taken as 870137: Invoice INV-A : its "Total Bill Amount" line (also carried by the transport document) (the invoice (Invoice INV-A .pdf)) + Invoice INV-B its "Total Bill Amount" line (also carried by the transport document) (the invoice (Invoice INV-B .pdf)) + Invoice INV-C : its "Total Bill Amount" line (also carried by the transport document) (the invoice (Invoice INV-C compressed.pdf)). The transport document lists all three seller invoices for this sending. Their Total Bill Amount entries together give the invoiced goods value, without adding duplicate consignment-note values or unrelated charges. Base consignment value = 870137 (Invoice INV-A : its "Total Bill Amount" line (also carried by the transport document) (the invoice (Invoice INV-A .pdf)) + Invoice INV-B its "Total Bill Amount" line (also carried by the transport document) (the invoice (Invoice INV-B .pdf)) + Invoice INV-C : its "Total Bill Amount" line (also carried by the transport document) (the invoice (Invoice INV-C compressed.pdf))). 0.5% of 870137 = 4350.69, minimum 5000.	Claim-statement.xlsx

#	Description	Qty	Claimed	Treatment	Working	Note	Sources
7	The claim statement ([redacted]) Survey Fee Paid		INR 0.00	Not allowed	INR 0.00	The claim form (Claim-statement.xlsx) states no survey fee paid or amount claimed on this line, and no claimant-paid fee bill is matched to it. The insurer's own survey cost is not an additional claimant expense merely because the delivery challan records an inspection. There is consequently no loss under this expense line to add on the present record.	Claim-statement.xlsx

D. Policy provisions considered

130 provisions bearing on the claim; the provisions whose application the record leaves open follow, grouped by their effect, with the position taken; the 532 other provisions considered are counted by clause set below and listed in the workbook.

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
The Company agrees to pay the Sum Insured or appropriate benefit when compensation or a benefit becomes payable under the Policy. GEN_06	Engaged	The Company agrees to pay the Sum Insured or appropriate benefit when compensation or a benefit becomes payable, subject to the Policy's terms. An accident loss is claimed under the policy, so the payment agreement is raised. The claim sheet and identification of Insured A is the insured do not establish due receipt of subsequent premiums or proof satisfactory to the Company that compensation is payable to the claimant.		
Sets the Period of Insurance from 00:00 Hours of August 13, 2025 to Midnight of August 12, 2026. GEN_15	Engaged	Loss date 2026-06-27 falls within the period 2025-08-13 to 2026-08-12. The loss date lies inside the period of insurance.	+ other: 00:00 Hours + other: August 13, 2025 + other: August 12, 2026	
Lists Air, Courier, Rail, Road and Sea as modes of conveyance. GEN_16	Engaged	Road is a listed mode of conveyance. This confirms the mode only, not cover under every other policy term. The consignment records show a road movement. Road is expressly included in the clause's list.		
Applies an excess of 0.5 % of consignment value, subject to a minimum of INR 5000. COND_01	Engaged	Excess of 0.5% of consignment value, minimum INR 5,000.00, applied after valuation.	+ percent: 0.5 % + minimum: 5000 INR	

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Describes the import, export and domestic journeys, including the stated warehouse-to-warehouse and boarding endpoints. COND_05	Engaged	The domestic journey from anywhere in India to anywhere in India encompasses the stated to-route. The consignment note gives as the dispatch point and as the delivery destination, and the movement was by road. Those facts bring the domestic-journey description into play; the stated cross-border endpoints and export/import exclusion do not apply to this journey.		
Excludes exports to and imports from U.N. Sanctioned/EU Prohibited Countries/Indian Government sanctioned countries. COND_05	Engaged	The exclusion for exports to or imports from the stated sanctioned or prohibited countries does not apply to this domestic journey. The consignment note gives as the dispatch point and as the delivery destination, and the movement was by road. Those facts bring the domestic-journey description into play; the stated cross-border endpoints and export/import exclusion do not apply to this journey.		
Sets the commencement and cessation points for the specified Nepal, Bangladesh and African Countries shipments. COND_05	Engaged	The special commencement and cessation points for Nepal, Bangladesh and African Countries shipments do not apply to this domestic journey. The consignment note gives as the dispatch point and as the delivery destination, and the movement was by road. Those facts bring the domestic-journey description into play; the stated cross-border endpoints and export/import exclusion do not apply to this journey.		
Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. COND_06	Engaged	For domestic purchases and/or sales, the stated basis is invoice value plus freight if not included in the invoice, plus 10%. The consignment was invoiced by and dispatched from a named consignee in , bringing the domestic purchases and/or sales basis into play. The claim sheet lists freight and labels an addition "CIF+10%," but that label does not replace the policy's domestic basis. The supplied facts do not establish whether the invoiced value already includes freight.	+ percent: 10 % + percent: 10 % + percent: 10 % + percent: 10 %	
Warrants that goods travel in closed wagons, or in trucks covered with tarpaulin or other waterproof material to avoid water ingress. COND_16	Engaged	The warranty requires trucks to be covered with tarpaulin or other waterproof material to avoid water ingress. This was a road movement involving a truck, so the truck-covering warranty applies. The inspection records that the cargo or vehicle was covered with tarpaulin, which meets the stated covering requirement on the supplied facts.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap. COND_23	Engaged	Liability limited to maximum 85% of policy-wide GWP excluding GST, applied after valuation.	+ maximum: 85% %	
Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap. COND_26	Engaged	Liability limited to maximum 85% of policy-wide GWP excluding GST, applied after valuation.	+ maximum: 85% %	
States terms of cover as per ICC Air, ICC A, War and SRCC for imports and exports as applicable, and ITC (Rail/Road/Air) A clauses and SRCC for the listed... COND_27	Engaged	The stated terms for this domestic road movement are ITC (Rail/Road/Air) A clauses and SRCC, as applicable. This identifies the governing terms without deciding every coverage or exclusion question. The documents identify a domestic road consignment dispatched from [redacted] to a [redacted] consignee, and the reported loss is an accident involving its vehicle. The clause assigns ITC (Rail/Road/Air) A clauses and SRCC to domestic movements, rather than the import/export ICC terms; no separate SRCC cause is identified in the cited accident account.		
Lists rail, road, air, sea, courier and multimodal transit as modes of transit. COND_30	Engaged	Road is a listed mode of transit. This confirms the mode only, subject to the other policy terms. The consignment records identify road transport. The clause expressly lists Road among its transit modes.		
Pays reasonable repacking, labour and carriage or freight costs when packing damaged during the insurance becomes unfit for onward shipment or distribution. COV_10	Engaged	Where packing damage renders the interest unfit for onward shipment or distribution during the insurance, insurers pay reasonable repacking and labour costs, reasonable carriage or freight to the nearest repacking location, and reasonable onward carriage or freight to the final destination. The packing was damaged, cut and torn, and the note says the consignee would not take the consignment for re-packing; this supports its being unfit for onward distribution. The recorded accident date falls within the policy period. Freight, handling and repacking are claimed, but the clause admits only costs that meet its reasonableness and carriage-location terms.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Applies the scheduled location cap to liability for an accident or same-event series at one location. COND_39	Engaged	The scheduled Rs. 100,000,000.00 cap applies to liability for the accident or a same-event series at one location. An en-route accident is reported and accident is the checked cause of loss, engaging the one-accident location cap. The schedule supplies a Limit Per Location of Rs. 100,000,000.00. The supplied facts do not establish the value of all shipments accumulated at the accident location at one time or whether any above-limit accumulation was notified and endorsed.	+ count: one accident + count: one location + count: one place + count: one time	
Applies average to above-limit accumulations at claim time unless the stated prior notice and policy amendments have been made. COND_39	Engaged	Average applies at claim time if accumulation at one place and time exceeds the location limit without prior notice and suitable policy amendments; whether that occurred is unverified. An en-route accident is reported and accident is the checked cause of loss, engaging the one-accident location cap. The schedule supplies a Limit Per Location of Rs. 100,000,000.00. The supplied facts do not establish the value of all shipments accumulated at the accident location at one time or whether any above-limit accumulation was notified and endorsed.		
Applies the scheduled per-sending liability cap to an accident or same-event series. COND_40	Engaged	The scheduled Indigenous Sales per-sending liability cap of INR 100,000,000.00 applies to the accident or same-event series. The reported accident engages the per-sending accident cap. The records identify a domestic dispatch by o Buyer A r which the scheduled Indigenous Sales per-sending limit is INR 100,000,000.00. The listed goods and invoice values do not show a sending above that limit, so the additional self-insurance and partial-loss average provision is not triggered on the supplied facts.	+ count: one accident	
Makes the insured self-insurer for excess shipment value and applies average to partial losses unless prior notice and suitable amendments have been made. COND_40	Engaged	The supplied sending values do not show an excess over INR 100,000,000.00, so the above-limit self-insurance and partial-loss average provision is not triggered. The reported accident engages the per-sending accident cap. The records identify a domestic dispatch by o Buyer A r which the scheduled Indigenous Sales per-sending limit is INR 100,000,000.00. The listed goods and invoice values do not show a sending above that limit, so the additional self-insurance and partial-loss average provision is not triggered on the supplied facts.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Warrants the truth of the claims-experience confirmations on which the policy was released and no further deterioration of claims experience before the new... COND_42	Engaged	Policy validity is subject to the last three years' claims-experience confirmations being true and to no further deterioration before the new policy inception. This warranty concerns the basis on which this policy was released and the period before its inception, so it applies to the policy under which the loss is claimed. The sheet supplies neither the confirmations for the last three years nor the intervening claims experience needed to test their truth and any further deterioration.	+ years: three years	Compliance cannot be found or rejected from this claim's accident and survey documents.
The named insurers agree severally to the provisions that follow, in the proportions set against their names. GEN_36	Engaged	The named insurers agree severally for the proportions set against their names. The supplied co-insurance line does not establish readable percentage shares. The co-insurance line names a leader and two followers, bringing this several-insurer provision into play. Although it shows 40, 40 and 20 beside their names, the supplied line has no readable percentage shares, so the proportions cannot be settled from it.		Treat the insurers' obligations as several, but do not assign percentage shares from the supplied line.
The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20%... GEN_37	Engaged	Percent 40 % of Insurer A's share of the coinsured risk and proportionate loss; percent 40 % of Royal Sundaram's share of the coinsured risk and proportionate loss; percent 20 % of Cholamandalam's share of the coinsured risk and proportionate loss. Co-insurance shares printed in the clause; presented against the assessed figure.	+ percent: 40 % + percent: 40 % + percent: 20 %	
The named insurers agree severally to the provisions that follow, in the proportions set against their names. COND_61	Engaged	The named insurers agree severally for the proportions set against their names. The supplied co-insurance line does not establish readable percentage shares. The co-insurance line identifies multiple named insurers, so this declaration is relevant. Its 40, 40 and 20 entries are not readable percentage shares on the supplied line; the actual proportions remain unverified.		Treat the insurers' obligations as several, without allocating a percentage to any insurer yet.
The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20%... COND_62	Engaged	Percent 40 % of Insurer A's share of the coinsured risk and proportionate loss; percent 40 % of Royal Sundaram's share of the coinsured risk and proportionate loss; percent 20 % of Cholamandalam's share of the coinsured risk and proportionate loss. Co-insurance shares printed in the clause; presented against the assessed figure.	+ percent: 40 % + percent: 40 % + percent: 20 %	

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Before assumption of risk, the insured or its IRDA-licensed representative must decide the coinsurer panel and shares and communicate them to all... COND_65	Engaged	Before assumption of risk, the insured or its IRDA-licensed authorised representative must decide the coinsurer panel and respective shares and communicate them to all participating coinsurers. Compliance has not been established. This insured's road consignment is subject to a policy that records a coinsurer panel. The recorded names and figures do not show who decided the panel and shares or whether they were communicated to every participating coinsurer before assumption of risk.		
Insurers' liability cannot exceed the scheduled sum insured for each item or the total sum insured overall, including sums substituted by endorsement. COND_69	Engaged	Insurers' liability cannot exceed the scheduled sum insured for the applicable item or the total sum insured overall, including any sums substituted by endorsement. The documented Insured A dispatch from [redacted] to [redacted] raises the scheduled insured sums as potential caps on this loss. The Indigenous Sales sum is listed, but the applicable insured item, overall sum and any substituted sums must be identified before this clause's caps can be applied.		
Covers all risks of loss of or damage to the insured subject matter, except as provided in the specified exclusions. COV_35	Engaged	The all-risks grant responds to loss of or damage to the subject-matter insured, except as provided in Clauses 4, 5, 6 and 7. [redacted] is recorded as consignor, and the inspection records breakage and a shortage of 10 boxes following an accident. Loss of and damage to the consignment engage the all-risks grant. Whether the goods are insured subject matter and whether the referenced exclusions restrict recovery remain subject to the relevant wording and evidence.		
Insurance attaches when the goods leave the warehouse or storage place at the named commencement point and continues during the ordinary course of transit,... COND_77	Engaged	Under this transit provision, insurance attaches when the goods leave the warehouse or place of storage at the named commencement place and continues during the ordinary course of transit, subject to its termination provisions. The consignment note records dispatch from [redacted] for [redacted], and the driver places the goods in an accident en route near Allahabad on 27/06/26. Being en route from the recorded commencement place shows that the goods had left it before the loss; the facts place the accident during the ordinary journey, although they do not give the exact departure time.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
To recover, the Assured must have an insurable interest in the insured subject matter at the time of loss. COND_89	Engaged	Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. If that interest was absent, this requirement for recovery is unmet. The claim concerns goods consigned by [redacted] and the recorded accident date is 27/06/26, so the Assured's interest on that date matters. The client record and subrogation letter name [redacted] but two meeting notes instead name [redacted] and [redacted] either consignment status nor those names establishes who bore the loss when it occurred.		If [redacted] is the Assured, its interest at loss is plausible but unproved. If [redacted] or [redacted] a distinct Assured rather than a mistaken name, that entity's interest in these goods is also unproved.
To recover, the Assured must have an insurable interest in the insured subject matter at the time of loss. COND_91	Engaged	Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. If that interest was absent, this requirement for recovery is unmet. [redacted] is recorded as consignor, and the accident date supplies the time at which interest must be tested. Although the client record and subrogation letter name [redacted] meeting notes use [redacted] and [redacted] and the supplied facts do not establish any of those entities' ownership or risk at loss.		For [redacted] is Assured, interest at loss remains to be established. If [redacted] or [redacted] is a separate Assured, its interest remains to be established instead.
Underwriters reimburse charges properly and reasonably incurred in pursuance of these duties, in addition to recoverable loss. COND_97	Engaged	In addition to recoverable loss, Underwriters reimburse charges properly and reasonably incurred in pursuance of these duties, if such charges are established. A monetary claim notice is addressed to the carrier and a carrier-issued certificate is on file, supporting some pursuit of rights. The sheet records differing carrier names, although the freight issuer's GSTIN matches the consignment-note carrier's GSTIN; it does not establish all steps or their timeliness. Claimed freight and handling charges are not, without supporting purpose and payment records, proved to be properly and reasonably incurred in pursuing these duties.		
Introduces the losses, damage or expenses that the following general exclusions state this insurance shall in no case cover. EXCL_39	Engaged	Introduces the following general exclusions; it does not itself identify an excluded loss, damage or expense. The claim seeks recovery for breakage and shortage following the reported accident, so the exclusions must be considered. The words supplied for this introductory clause do not state which loss, damage or expense is excluded; that depends on the following provisions.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. COND_113	Engaged	Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. If that interest was absent, this requirement for recovery is unmet. The consignment note names [redacted] as consignor, while the loss is dated 27/06/26. The inconsistent names for the insured in the meeting notes are unresolved, and being consignor alone does not prove the Assured's interest at the time of loss.		[redacted] may have had an interest if it is the Assured and retained ownership or risk. If [redacted] or [redacted] is a different Assured, no interest for that entity has yet been shown.
Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. COND_114	Engaged	Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. If that interest was absent, this requirement for recovery is unmet. The clause tests the Assured's interest on the accident date, not merely its role at dispatch. [redacted] is named as consignor and in the subrogation letter, but the meeting notes give two different insured names and no supplied sale terms establish interest at loss.		If [redacted] is the Assured, compliance is possible but unverified. If [redacted] or [redacted] is a distinct Assured, its interest in the consignment is unverified.
To recover, the Assured must have an insurable interest in the insured subject matter at the time of loss. COND_133	Engaged	To recover under this insurance, the Assured must have an insurable interest in the insured subjectmatter at the time of loss. Without it, the requirement for recovery is unmet. This recovery requirement calls for the Assured's interest on 27/06/26, the recorded accident date. [redacted] consignor status does not settle interest, and the [redacted] and [redacted] names in meeting notes conflict with the [redacted] identification.		If [redacted] is the Assured, its interest at loss is not yet proved. If either meeting-note name denotes a distinct Assured, that entity's interest is likewise not proved.
To recover, the Assured must have an insurable interest in the insured goods at the time of loss. COND_153	Engaged	To recover under this insurance, the Assured must have an insurable interest in the insured subjectmatter at the time of loss. Without it, the requirement for recovery is unmet. The recorded accident date fixes when the required interest must have existed. [redacted] is recorded as consignor and insured in some records, while meeting notes say [redacted] or [redacted] none of those records supplies the terms governing interest at loss.		Under the [redacted] identification, interest is plausible but unverified. Under either alternative name, if it identifies a separate Assured, interest is also unverified.

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Reimburses charges properly and reasonably incurred in pursuit of these duties, in addition to recoverable loss. COND_159	Engaged	No charge is established as properly and reasonably incurred in pursuance of these duties; any qualifying charge would be reimbursable in addition to recoverable loss. A monetary claim notice addressed to Carrier A and a letter of subrogation are on file, supporting steps to exercise carrier rights. Their presence alone does not establish that all applicable rights were properly preserved and exercised. Claimed freight and handling or repacking charges do not, without more, establish charges incurred in pursuance of these rights-preservation duties.		Carrier-rights action is evidenced, but full compliance and eligibility for reimbursement of duty-related charges remain unverified.
For partial non-delivery, the basis of assessment is the proportionate amount of the Sum Insured. COND_230	Engaged	For partial non-delivery, assess the proportionate amount of the Sum Insured. The recorded dispatch and receipt counts, confirmed by the final survey shortage, show that some boxes were not delivered while the rest were received. That brings partial non-delivery within this assessment basis. The schedule lists distinct Indigenous Sales and Indigenous Purchase sums insured, so the applicable sum and allocation to the missing property remain to be identified without calculating a proportion here.		
For partial non-delivery, the assessment basis is a proportionate amount of the Sum Insured. COND_234	Engaged	For partial non-delivery, assess a proportionate amount of the Sum Insured. The final count establishes 10 boxes short from a dispatch for which other boxes were received. This is partial non-delivery for the clause's purpose. The applicable scheduled Sum Insured and its allocation to the undelivered property still require identification.		
For shortage, the assessment basis is a proportionate Sum Insured. COND_235	Engaged	Assess shortage on the basis of the proportionate Sum Insured. The final survey records an actual shortage of 10 boxes, and the dispatch and receipt counts support a shortage rather than loss of the whole consignment. The clause therefore supplies a proportionate Sum Insured basis for that shortage. The applicable scheduled sum and allocation to those boxes have not been resolved.		
The claims documentation list calls for the original policy or Certificate of Insurance. COND_238	Engaged: condition breached	The claim documentation calls for the original policy or Certificate of Insurance; neither is present in the supplied claims file. A claim form is on file, so the claim-documentation procedure applies. The supplied documents list contains no original policy or Certificate of Insurance, leaving this listed production step unmet on the present file.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and... COND_254	Engaged	Assess the recorded shortage at the proportionate Sum Insured; assess repairable damage at repair cost, subject to adequacy, and nonrepairable damage at the proportionate Sum Insured for the item. The claim records both a shortage and damaged boxes or packing, so the assessment bases apply. The sheet does not establish which damaged items can be repaired, the sum insured applicable to each item, or the full insurable value needed to test adequacy.		
If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. COND_254	Engaged	If damaged property is repairable and its Sum Insured is inadequate, settle repair cost in the proportion that the Sum Insured bears to full insurable value; whether those conditions hold is unresolved. The claim records both a shortage and damaged boxes or packing, so the assessment bases apply. The sheet does not establish which damaged items can be repaired, the sum insured applicable to each item, or the full insurable value needed to test adequacy.		
The insured must have an insurable interest at the time of loss to recover. COND_256	Engaged	The Insured must establish an insurable interest at the time of loss before recovery; that interest remains unverified. [redacted] s identified as the insured and consignor, and its invoice and the loss date fall within the stated policy period. Consignment and invoicing alone do not establish who owned or bore risk in the goods on 27/06/26. The contract-conclusion date is also unavailable, so the exception concerning knowledge of a pre-contract loss cannot be assessed if relevant.		
Permits recovery for an insured loss during the covered period that preceded contract conclusion, subject to the stated knowledge exception. COND_256	Engaged	Subject to insurable interest, an insured loss during the covered period can be recovered notwithstanding earlier occurrence than contract conclusion, unless the Insured knew of the loss and the Company did not. Whether that pre-contract provision is needed remains unverified. [redacted] s identified as the insured and consignor, and its invoice and the loss date fall within the stated policy period. Consignment and invoicing alone do not establish who owned or bore risk in the goods on 27/06/26. The contract-conclusion date is also unavailable, so the exception concerning knowledge of a pre-contract loss cannot be assessed if relevant.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Specifies the claim form, policy, transport document where applicable, timely carrier-claim correspondence, carrier certificates and invoice and packing list... COND_258	Engaged: condition breached	The required copy of the Packing List has not been provided on the supplied record. Other applicable claim-document requirements also remain to be verified; this wording does not itself state that cover is discharged. This shortage-and-damage claim engages the claim-document requirements. A claim sheet, consignment note, carrier certificate and carrier-claim notice are on file, but a Packing List is not among the supplied documents and is marked not collected. Presence of the other documents does not establish their required originals, contents, acknowledgement or statutory timing; carrier records also use differing name spellings.		
At or above the stated loss threshold, a report from a company-appointed licensed surveyor or loss assessor is required before admission or settlement. COND_260	Engaged	Before admitting or settling this claim, the Company must receive the specified report for a loss equal to or exceeding twenty thousand rupees in value on the policy; whether it has done so is unverified. The stated claim exceeds twenty thousand rupees, so the report requirement applies, subject to applicable law. A virtual survey meeting and a joint inspection report are recorded, but their listed types and dates do not establish a report on occurrence and extent by a licensed person appointed by the Company. The Company's ability to settle for an amount different from the assessment remains separate from that requirement.	+ minimum: twenty thousand rupees	
Liability ends after the stated period from loss unless the claim is in pending action or arbitration. After a disclaimer, the claim is deemed abandoned if it... COND_261	Engaged	The Company has no liability after 12 months from the happening of loss or damage unless action or arbitration is pending. Following a disclaimer, a claim not made the subject of a court suit within 12 calendar months of the disclaimer is deemed abandoned; neither bar is established on the supplied facts. The loss date is 27/06/26, and a survey was recorded on 20/07/26, before the first stated period had expired. No assessment date, pending-action or arbitration record, disclaimer date, or court-suit date is supplied to decide whether either limitation now operates.	+ months: 12 months + months: 12 calendar months	At the documented survey date, the first 12 months had not expired; the position at any later assessment date and after any disclaimer remains unresolved.

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Reimburse charges properly and reasonably incurred in carrying out those duties, in addition to recoverable loss. COND_262	Engaged	In addition to recoverable loss, the Company reimburses charges properly and reasonably incurred in carrying out those duties; the claimed charges have not yet been shown to qualify. Segregation of boxes and a notice addressed to the carrier support some mitigation and preservation of rights, while the driver says cartons were left at the accident site. The record does not show whether leaving them was reasonable or whether third-party rights were properly exercised under applicable law. Freight and handling charges are claimed, but their connection to properly and reasonably performing these duties is unverified.		
Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. Repairable damage is assessed by repair cost,... COND_265	Engaged	Assess shortage by proportionate Sum Insured. Assess repairable damage by full repair cost if the Sum Insured is adequate, otherwise in the same proportion as the Sum Insured bears to full insurable value; assess damage that is not repairable by proportionate Sum Insured for the item damaged. The claim records both a ten-box shortage and damaged boxes, so the shortage and damage assessment provisions apply; the entire consignment is not reported lost. Claimed packing and repacking costs do not establish which damaged items are repairable. The applicable Sum Insured, its adequacy against full insurable value, and the treatment of each damaged item remain to be established before assessment.		
Recovery requires the Insured to have an insurable interest at the time of loss. COND_268	Engaged	Insurable interest at the time of loss is required for recovery and has not yet been established. [redacted] is named as insured and consignor, and the accident date is within the policy period. Those facts do not settle ownership or risk at the time of loss. Without the insurance contract-conclusion date, the relevance of the pre-contract-loss provision and its knowledge exception is also unknown.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
An otherwise insured loss may be recovered despite occurring before contract conclusion, subject to the stated knowledge exception. COND_268	Engaged	Subject to insurable interest, an insured loss during the covered period may be recovered despite preceding contract conclusion, unless the Insured knew of the loss and the Company did not. Whether this provision is needed remains unverified. [redacted] is named as insured and consignor, and the accident date is within the policy period. Those facts do not settle ownership or risk at the time of loss. Without the insurance contract-conclusion date, the relevance of the pre-contract-loss provision and its knowledge exception is also unknown.		
Requires the listed claim form, policy, transport document where applicable, carrier-claim correspondence, delivery certificates, invoice and packing list in... COND_270	Engaged: condition breached	The required claim-document support is incomplete because a Packing List has not been provided. The applicability and sufficiency of the other listed originals, certificates and timely carrier-claim correspondence remain to be checked. A claim form, consignment document, carrier certificate, carrier-claim document and an invoice are on file, but their presence alone does not prove that every content, original or endorsement requirement is met. The inspection records a shortage, and expressly notes that the Packing List was not collected; none appears in the supplied document list. Its required production is therefore unmet on the present record, while the carrier-claim date and prescribed statutory time limit have not been supplied.		
A qualifying claim requires the specified surveyor or loss-assessor report before admission for payment or settlement. COND_273	Engaged	Before admission for payment or settlement of this loss equal to or exceeding twenty thousand rupees in value on the policy, the Company must receive the specified surveyor or loss-assessor report; receipt is unverified. The stated claim exceeds twenty thousand rupees, engaging the reporting requirement, subject to applicable law. The recorded meeting and joint inspection report do not by themselves establish that the Company received the required occurrence-and-extent report from a licensed, Company-appointed person. The assessor's amount would not bind the Company's settlement amount.	+ amount: twenty thousand rupees	

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Bars liability after the stated period from loss unless action or arbitration is pending, and deems a disclaimed claim abandoned if a court suit is not... COND_274	Engaged	The Company has no liability after 12 months from the happening of loss or damage unless action or arbitration is pending. Following a disclaimer, a claim not made the subject of a court suit within 12 calendar months of the disclaimer is deemed abandoned; neither bar is established on the supplied facts. This is a road transit, and the recorded survey on 20/07/26 followed the 27/06/26 loss before the first stated period expired. The supplied facts give no later assessment date or dated action, arbitration, disclaimer, or court suit from which to determine either limitation.	+ months: 12 months + months: 12 calendar months	At the documented survey date, the first 12 months had not expired; the position at any later assessment date and after any disclaimer remains unresolved.
The Company reimburses properly and reasonably incurred charges for those duties in addition to recoverable loss. COND_275	Engaged	In addition to recoverable loss, the Company reimburses charges properly and reasonably incurred in pursuing those duties; eligibility of the claimed charges is unverified. Boxes were segregated and a notice was addressed to the carrier, but the driver also reports that cartons were left at the accident site. The reasons for leaving them and the adequacy of the steps to exercise carrier rights are not established. Claimed freight and handling charges do not, without supporting work records, establish properly and reasonably incurred charges under this duty.		
The policy has the scheduled total Sum Insured, and the amount declarable on any one despatch or sending is subject to the scheduled limit per sending. COND_284	Engaged	The amount declarable on any one despatch or sending is subject to its Part I scheduled limit per sending, alongside the applicable scheduled total Sum Insured. The listed Indigenous Sales and Indigenous Purchase per-sending limits are each INR 100,000,000.00. The consignment note and invoices evidence a despatch to which a per-sending limit is relevant. The schedule lists different total sums insured by cover group, while the cited domestic sales and purchase groups each have a per-sending limit. The applicable cover group and the invoices comprising the declared sending remain to be confirmed.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Shipments insured under the policy are valued as specified in Part I of the Schedule. COND_285	Engaged	Value shipments insured hereunder as specified in Part I of the Schedule. The supplied schedule states no basis of settlement, so the applicable valuation remains unverified. The consignment note and invoice identify a shipment for which a claim is made. Although the claim sheet adds an amount labelled "CIF+10% Basic of Valuation," that entry does not establish what Part I of the Schedule specifies; the supplied schedule states no basis of settlement.		
The Insured must declare each and every consignment without exception. COND_290	Engaged	Each and every consignment must be declared without exception; compliance for this sending is unverified. The consignment note establishes a sending to which the declaration duty applies. It does not establish a declaration under this policy, and no such declaration is identified on the document list. The scheduled Sum Insured limits what the Company must accept, but does not prove that this sending was declared.		
The Company's obligation to accept declarations does not exceed the scheduled Sum Insured. COND_290	Engaged	The Company is bound to accept declarations up to, but not exceeding, the Sum Insured specified in Part I of the Schedule. The consignment note establishes a sending to which the declaration duty applies. It does not establish a declaration under this policy, and no such declaration is identified on the document list. The scheduled Sum Insured limits what the Company must accept, but does not prove that this sending was declared.		
The individual Insured's minimum Annual Estimated despatches or Annual Turnover, including interdepot movements, must be the stated amount. COND_293	Engaged	The individual Insured's minimum Annual Estimated despatches or Annual Turnover, including interdepot movements, shall be Rs. 2 C r o r e s. Whether that condition is met is undetermined; the clause states no separate forfeiture consequence. The minimum is stated for the individual Insured, but no Annual Estimated despatches or Annual Turnover figure is supplied. s identified as Insured in the client record and subrogation letter, while two meeting notes use and a ving the identity to which the annual figure should be matched in need of confirmation.	+ minimum: 2 C r o r e s Rs.	If s the individual Insured, its qualifying annual figure must be checked. If or s a distinct individual Insured, the qualifying figure for that entity must be checked instead.

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Shipments insured under the policy are valued as specified in Part I of the Schedule. COND_297	Engaged	Value shipments insured hereunder as specified in Part I of the Schedule. The supplied schedule states no basis of settlement, so the applicable valuation remains unverified. The consignment note and invoice identify the claimed shipment. This clause refers its valuation to Part I of the Schedule, not to the claim sheet's "CIF+10%" addition; the supplied schedule states no basis of settlement.		
The policy has the scheduled total Sum Insured, and the amount declarable on any one despatch or sending is subject to the scheduled limit per sending. COND_298	Engaged	The amount declarable on any one despatch or sending is subject to its Part I scheduled limit per sending, alongside the applicable scheduled total Sum Insured. The listed Indigenous Sales and Indigenous Purchase per-sending limits are each INR 100,000,000.00. The documented despatch brings the clause's limit-per-sending wording into play. Part I has cover-group-specific total sums insured, so a total sum cannot be selected merely from the domestic journey. The applicable cover group and the invoices included in this sending remain open.		
Makes the Insured's due observance and fulfillment of applicable policy terms, conditions and endorsements a condition precedent to any Company liability to... COND_310	Engaged	Due observance and fulfilment of policy terms requiring action or compliance by the Insured is a condition precedent to the Company's liability to pay. Whether that prerequisite is met remains unresolved. This is a claim arising from consignment, and the supplied facts raise applicable duties concerning care, despatch, mitigation and preservation of rights. Segregation and the recorded delivery provide some evidence of subsequent action, while cartons left at the accident site require explanation. Compliance with the underlying applicable terms remains unresolved, so this clause cannot presently be treated as satisfied or breached.		
The Company may settle by reinstatement, replacement or repair rather than payment, subject to what circumstances permit. COND_318	Engaged	The Company may settle by reinstatement, replacement or repair instead of payment, as circumstances permit; if unable to reinstate or repair, it pays only the sum requisite under the policy. The recorded shortage and damaged boxes bring the settlement option for lost or damaged property into play. The schedule supplies different sums insured for Indigenous Sales and Indigenous Purchase, and the policy lists other insurers; neither fact establishes an election to reinstate or which sum applies to this property. The reinstatement restriction applies if that option is used, without calculating an amount here.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Reinstatement expenditure cannot exceed the cost of reinstating the property as it was at the time of loss or the sum insured on it. COND_318	Engaged	Reinstatement expenditure cannot exceed the cost of reinstating the property as it was at the time of loss or the sum insured on it. The recorded shortage and damaged boxes bring the settlement option for lost or damaged property into play. The schedule supplies different sums insured for Indigenous Sales and Indigenous Purchase, and the policy lists other insurers; neither fact establishes an election to reinstate or which sum applies to this property. The reinstatement restriction applies if that option is used, without calculating an amount here.		
The Company agrees to pay the Sum Insured or appropriate benefit when compensation or a benefit becomes payable under the Policy. GEN_06	Engaged	The Company agrees to pay the Sum Insured or appropriate benefit when compensation or a benefit becomes payable, subject to the Policy's terms. An accident loss is claimed under the policy, so the payment agreement is raised. The claim sheet and identification of Insured A is the insured do not establish due receipt of subsequent premiums or proof satisfactory to the Company that compensation is payable to the claimant.		
Sets the Period of Insurance from 00:00 Hours of August 13, 2025 to Midnight of August 12, 2026. GEN_15	Engaged	Loss date 2026-06-27 falls within the period 2025-08-13 to 2026-08-12. The loss date lies inside the period of insurance.	+ other: 00:00 Hours + other: August 13, 2025 + other: August 12, 2026	
Lists Air, Courier, Rail, Road and Sea as modes of conveyance. GEN_16	Engaged	Road is a listed mode of conveyance. This confirms the mode only, not cover under every other policy term. The consignment records show a road movement. Road is expressly included in the clause's list.		
Applies an excess of 0.5 % of consignment value, subject to a minimum of INR 5000. COND_01	Engaged	Excess of 0.5% of consignment value, minimum INR 5,000.00, applied after valuation.	+ percent: 0.5 % + minimum: 5000 INR	
Describes the import, export and domestic journeys, including the stated warehouse-to-warehouse and boarding endpoints. COND_05	Engaged	The domestic journey from anywhere in India to anywhere in India encompasses the stated to-route. The consignment note gives as the dispatch point and as the delivery destination, and the movement was by road. Those facts bring the domestic-journey description into play; the stated cross-border endpoints and export/import exclusion do not apply to this journey.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Excludes exports to and imports from U.N. Sanctioned/EU Prohibited Countries/Indian Government sanctioned countries. COND_05	Engaged	The exclusion for exports to or imports from the stated sanctioned or prohibited countries does not apply to this domestic journey. The consignment note gives [redacted] as the dispatch point and [redacted] as the delivery destination, and the movement was by road. Those facts bring the domestic-journey description into play; the stated cross-border endpoints and export/import exclusion do not apply to this journey.		
Sets the commencement and cessation points for the specified Nepal, Bangladesh and African Countries shipments. COND_05	Engaged	The special commencement and cessation points for Nepal, Bangladesh and African Countries shipments do not apply to this domestic journey. The consignment note gives [redacted] as the dispatch point and [redacted] as the delivery destination, and the movement was by road. Those facts bring the domestic-journey description into play; the stated cross-border endpoints and export/import exclusion do not apply to this journey.		
Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. COND_06	Engaged	For domestic purchases and/or sales, the stated basis is invoice value plus freight if not included in the invoice, plus 10%. The consignment was invoiced by [redacted] and dispatched from [redacted] to a named consignee in [redacted], bringing the domestic purchases and/or sales basis into play. The claim sheet lists freight and labels an addition "CIF+10%," but that label does not replace the policy's domestic basis. The supplied facts do not establish whether the invoiced value already includes freight.	+ percent: 10 % + percent: 10 % + percent: 10 % + percent: 10 %	
Warrants that goods travel in closed wagons, or in trucks covered with tarpaulin or other waterproof material to avoid water ingress. COND_16	Engaged	The warranty requires trucks to be covered with tarpaulin or other waterproof material to avoid water ingress. This was a road movement involving a truck, so the truck-covering warranty applies. The inspection records that the cargo or vehicle was covered with tarpaulin, which meets the stated covering requirement on the supplied facts.		
Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap. COND_23	Engaged	Liability limited to maximum 85% of policy-wide GWP excluding GST, applied after valuation.	+ maximum: 85% %	

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap. COND_26	Engaged	Liability limited to maximum 85% of policy-wide GWP excluding GST, applied after valuation.	+ maximum: 85% %	
States terms of cover as per ICC Air, ICC A, War and SRCC for imports and exports as applicable, and ITC (Rail/Road/Air) A clauses and SRCC for the listed... COND_27	Engaged	The stated terms for this domestic road movement are ITC (Rail/Road/Air) A clauses and SRCC, as applicable. This identifies the governing terms without deciding every coverage or exclusion question. The documents identify a domestic road consignment dispatched from [redacted] to a [redacted] consignee, and the reported loss is an accident involving its vehicle. The clause assigns ITC (Rail/Road/Air) A clauses and SRCC to domestic movements, rather than the import/export ICC terms; no separate SRCC cause is identified in the cited accident account.		
Lists rail, road, air, sea, courier and multimodal transit as modes of transit. COND_30	Engaged	Road is a listed mode of transit. This confirms the mode only, subject to the other policy terms. The consignment records identify road transport. The clause expressly lists Road among its transit modes.		
Pays reasonable repacking, labour and carriage or freight costs when packing damaged during the insurance becomes unfit for onward shipment or distribution. COV_10	Engaged	Where packing damage renders the interest unfit for onward shipment or distribution during the insurance, insurers pay reasonable repacking and labour costs, reasonable carriage or freight to the nearest repacking location, and reasonable onward carriage or freight to the final destination. The packing was damaged, cut and torn, and the note says the consignee would not take the consignment for re-packing; this supports its being unfit for onward distribution. The recorded accident date falls within the policy period. Freight, handling and repacking are claimed, but the clause admits only costs that meet its reasonableness and carriage-location terms.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Applies the scheduled location cap to liability for an accident or same-event series at one location. COND_39	Engaged	The scheduled Rs. 100,000,000.00 cap applies to liability for the accident or a same-event series at one location. An en-route accident is reported and accident is the checked cause of loss, engaging the one-accident location cap. The schedule supplies a Limit Per Location of Rs. 100,000,000.00. The supplied facts do not establish the value of all shipments accumulated at the accident location at one time or whether any above-limit accumulation was notified and endorsed.	+ count: one accident + count: one location + count: one place + count: one time	
Applies average to above-limit accumulations at claim time unless the stated prior notice and policy amendments have been made. COND_39	Engaged	Average applies at claim time if accumulation at one place and time exceeds the location limit without prior notice and suitable policy amendments; whether that occurred is unverified. An en-route accident is reported and accident is the checked cause of loss, engaging the one-accident location cap. The schedule supplies a Limit Per Location of Rs. 100,000,000.00. The supplied facts do not establish the value of all shipments accumulated at the accident location at one time or whether any above-limit accumulation was notified and endorsed.		
Applies the scheduled per-sending liability cap to an accident or same-event series. COND_40	Engaged	The scheduled Indigenous Sales per-sending liability cap of INR 100,000,000.00 applies to the accident or same-event series. The reported accident engages the per-sending accident cap. The records identify a domestic dispatch by o Buyer A r which the scheduled Indigenous Sales per-sending limit is INR 100,000,000.00. The listed goods and invoice values do not show a sending above that limit, so the additional self-insurance and partial-loss average provision is not triggered on the supplied facts.	+ count: one accident	
Makes the insured self-insurer for excess shipment value and applies average to partial losses unless prior notice and suitable amendments have been made. COND_40	Engaged	The supplied sending values do not show an excess over INR 100,000,000.00, so the above-limit self-insurance and partial-loss average provision is not triggered. The reported accident engages the per-sending accident cap. The records identify a domestic dispatch by o Buyer A r which the scheduled Indigenous Sales per-sending limit is INR 100,000,000.00. The listed goods and invoice values do not show a sending above that limit, so the additional self-insurance and partial-loss average provision is not triggered on the supplied facts.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Warrants the truth of the claims-experience confirmations on which the policy was released and no further deterioration of claims experience before the new... COND_42	Engaged	Policy validity is subject to the last three years' claims-experience confirmations being true and to no further deterioration before the new policy inception. This warranty concerns the basis on which this policy was released and the period before its inception, so it applies to the policy under which the loss is claimed. The sheet supplies neither the confirmations for the last three years nor the intervening claims experience needed to test their truth and any further deterioration.	+ years: three years	Compliance cannot be found or rejected from this claim's accident and survey documents.
The named insurers agree severally to the provisions that follow, in the proportions set against their names. GEN_36	Engaged	The named insurers agree severally for the proportions set against their names. The supplied co-insurance line does not establish readable percentage shares. The co-insurance line names a leader and two followers, bringing this several-insurer provision into play. Although it shows 40, 40 and 20 beside their names, the supplied line has no readable percentage shares, so the proportions cannot be settled from it.		Treat the insurers' obligations as several, but do not assign percentage shares from the supplied line.
The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20%... GEN_37	Engaged	Percent 40 % of Insurer A's share of the coinsured risk and proportionate loss; percent 40 % of Royal Sundaram's share of the coinsured risk and proportionate loss; percent 20 % of Cholamandalam's share of the coinsured risk and proportionate loss. Co-insurance shares printed in the clause; presented against the assessed figure.	+ percent: 40 % + percent: 40 % + percent: 20 %	
The named insurers agree severally to the provisions that follow, in the proportions set against their names. COND_61	Engaged	The named insurers agree severally for the proportions set against their names. The supplied co-insurance line does not establish readable percentage shares. The co-insurance line identifies multiple named insurers, so this declaration is relevant. Its 40, 40 and 20 entries are not readable percentage shares on the supplied line; the actual proportions remain unverified.		Treat the insurers' obligations as several, without allocating a percentage to any insurer yet.
The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20%... COND_62	Engaged	Percent 40 % of Insurer A's share of the coinsured risk and proportionate loss; percent 40 % of Royal Sundaram's share of the coinsured risk and proportionate loss; percent 20 % of Cholamandalam's share of the coinsured risk and proportionate loss. Co-insurance shares printed in the clause; presented against the assessed figure.	+ percent: 40 % + percent: 40 % + percent: 20 %	

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Before assumption of risk, the insured or its IRDA-licensed representative must decide the coinsurer panel and shares and communicate them to all... COND_65	Engaged	Before assumption of risk, the insured or its IRDA-licensed authorised representative must decide the coinsurer panel and respective shares and communicate them to all participating coinsurers. Compliance has not been established. This insured's road consignment is subject to a policy that records a coinsurer panel. The recorded names and figures do not show who decided the panel and shares or whether they were communicated to every participating coinsurer before assumption of risk.		
Insurers' liability cannot exceed the scheduled sum insured for each item or the total sum insured overall, including sums substituted by endorsement. COND_69	Engaged	Insurers' liability cannot exceed the scheduled sum insured for the applicable item or the total sum insured overall, including any sums substituted by endorsement. The documented Insured A dispatch from [redacted] to [redacted] raises the scheduled insured sums as potential caps on this loss. The Indigenous Sales sum is listed, but the applicable insured item, overall sum and any substituted sums must be identified before this clause's caps can be applied.		
Covers all risks of loss of or damage to the insured subject matter, except as provided in the specified exclusions. COV_35	Engaged	The all-risks grant responds to loss of or damage to the subject-matter insured, except as provided in Clauses 4, 5, 6 and 7. [redacted] is recorded as consignor, and the inspection records breakage and a shortage of 10 boxes following an accident. Loss of and damage to the consignment engage the all-risks grant. Whether the goods are insured subject matter and whether the referenced exclusions restrict recovery remain subject to the relevant wording and evidence.		
Insurance attaches when the goods leave the warehouse or storage place at the named commencement point and continues during the ordinary course of transit,... COND_77	Engaged	Under this transit provision, insurance attaches when the goods leave the warehouse or place of storage at the named commencement place and continues during the ordinary course of transit, subject to its termination provisions. The consignment note records dispatch from [redacted] for [redacted], and the driver places the goods in an accident en route near Allahabad on 27/06/26. Being en route from the recorded commencement place shows that the goods had left it before the loss; the facts place the accident during the ordinary journey, although they do not give the exact departure time.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
To recover, the Assured must have an insurable interest in the insured subject matter at the time of loss. COND_89	Engaged	Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. If that interest was absent, this requirement for recovery is unmet. The claim concerns goods consigned by [redacted] and the recorded accident date is 27/06/26, so the Assured's interest on that date matters. The client record and subrogation letter name [redacted] but two meeting notes instead name [redacted] and [redacted] either consignment status nor those names establishes who bore the loss when it occurred.		If [redacted] is the Assured, its interest at loss is plausible but unproved. If [redacted] or [redacted] a distinct Assured rather than a mistaken name, that entity's interest in these goods is also unproved.
To recover, the Assured must have an insurable interest in the insured subject matter at the time of loss. COND_91	Engaged	Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. If that interest was absent, this requirement for recovery is unmet. [redacted] is recorded as consignor, and the accident date supplies the time at which interest must be tested. Although the client record and subrogation letter name [redacted] meeting notes use [redacted] and [redacted] and the supplied facts do not establish any of those entities' ownership or risk at loss.		For [redacted] is Assured, interest at loss remains to be established. If [redacted] or [redacted] is a separate Assured, its interest remains to be established instead.
Underwriters reimburse charges properly and reasonably incurred in pursuance of these duties, in addition to recoverable loss. COND_97	Engaged	In addition to recoverable loss, Underwriters reimburse charges properly and reasonably incurred in pursuance of these duties, if such charges are established. A monetary claim notice is addressed to the carrier and a carrier-issued certificate is on file, supporting some pursuit of rights. The sheet records differing carrier names, although the freight issuer's GSTIN matches the consignment-note carrier's GSTIN; it does not establish all steps or their timeliness. Claimed freight and handling charges are not, without supporting purpose and payment records, proved to be properly and reasonably incurred in pursuing these duties.		
Introduces the losses, damage or expenses that the following general exclusions state this insurance shall in no case cover. EXCL_39	Engaged	Introduces the following general exclusions; it does not itself identify an excluded loss, damage or expense. The claim seeks recovery for breakage and shortage following the reported accident, so the exclusions must be considered. The words supplied for this introductory clause do not state which loss, damage or expense is excluded; that depends on the following provisions.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. COND_113	Engaged	Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. If that interest was absent, this requirement for recovery is unmet. The consignment note names [redacted] as consignor, while the loss is dated 27/06/26. The inconsistent names for the insured in the meeting notes are unresolved, and being consignor alone does not prove the Assured's interest at the time of loss.		[redacted] may have had an interest if it is the Assured and retained ownership or risk. If [redacted] or [redacted] is a different Assured, no interest for that entity has yet been shown.
Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. COND_114	Engaged	Recovery requires the Assured to have an insurable interest in the insured subjectmatter at the time of loss. If that interest was absent, this requirement for recovery is unmet. The clause tests the Assured's interest on the accident date, not merely its role at dispatch. [redacted] is named as consignor and in the subrogation letter, but the meeting notes give two different insured names and no supplied sale terms establish interest at loss.		If [redacted] is the Assured, compliance is possible but unverified. If [redacted] or [redacted] is a distinct Assured, its interest in the consignment is unverified.
To recover, the Assured must have an insurable interest in the insured subject matter at the time of loss. COND_133	Engaged	To recover under this insurance, the Assured must have an insurable interest in the insured subjectmatter at the time of loss. Without it, the requirement for recovery is unmet. This recovery requirement calls for the Assured's interest on 27/06/26, the recorded accident date. [redacted] consignor status does not settle interest, and the [redacted] and [redacted] names in meeting notes conflict with the [redacted] identification.		If [redacted] is the Assured, its interest at loss is not yet proved. If either meeting-note name denotes a distinct Assured, that entity's interest is likewise not proved.
To recover, the Assured must have an insurable interest in the insured goods at the time of loss. COND_153	Engaged	To recover under this insurance, the Assured must have an insurable interest in the insured subjectmatter at the time of loss. Without it, the requirement for recovery is unmet. The recorded accident date fixes when the required interest must have existed. [redacted] is recorded as consignor and insured in some records, while meeting notes say [redacted] or [redacted] none of those records supplies the terms governing interest at loss.		Under the [redacted] identification, interest is plausible but unverified. Under either alternative name, if it identifies a separate Assured, interest is also unverified.

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Reimburses charges properly and reasonably incurred in pursuit of these duties, in addition to recoverable loss. COND_159	Engaged	No charge is established as properly and reasonably incurred in pursuance of these duties; any qualifying charge would be reimbursable in addition to recoverable loss. A monetary claim notice addressed to Carrier A and a letter of subrogation are on file, supporting steps to exercise carrier rights. Their presence alone does not establish that all applicable rights were properly preserved and exercised. Claimed freight and handling or repacking charges do not, without more, establish charges incurred in pursuance of these rights-preservation duties.		Carrier-rights action is evidenced, but full compliance and eligibility for reimbursement of duty-related charges remain unverified.
For partial non-delivery, the basis of assessment is the proportionate amount of the Sum Insured. COND_230	Engaged	For partial non-delivery, assess the proportionate amount of the Sum Insured. The recorded dispatch and receipt counts, confirmed by the final survey shortage, show that some boxes were not delivered while the rest were received. That brings partial non-delivery within this assessment basis. The schedule lists distinct Indigenous Sales and Indigenous Purchase sums insured, so the applicable sum and allocation to the missing property remain to be identified without calculating a proportion here.		
For partial non-delivery, the assessment basis is a proportionate amount of the Sum Insured. COND_234	Engaged	For partial non-delivery, assess a proportionate amount of the Sum Insured. The final count establishes 10 boxes short from a dispatch for which other boxes were received. This is partial non-delivery for the clause's purpose. The applicable scheduled Sum Insured and its allocation to the undelivered property still require identification.		
For shortage, the assessment basis is a proportionate Sum Insured. COND_235	Engaged	Assess shortage on the basis of the proportionate Sum Insured. The final survey records an actual shortage of 10 boxes, and the dispatch and receipt counts support a shortage rather than loss of the whole consignment. The clause therefore supplies a proportionate Sum Insured basis for that shortage. The applicable scheduled sum and allocation to those boxes have not been resolved.		
The claims documentation list calls for the original policy or Certificate of Insurance. COND_238	Engaged: condition breached	The claim documentation calls for the original policy or Certificate of Insurance; neither is present in the supplied claims file. A claim form is on file, so the claim-documentation procedure applies. The supplied documents list contains no original policy or Certificate of Insurance, leaving this listed production step unmet on the present file.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and... COND_254	Engaged	Assess the recorded shortage at the proportionate Sum Insured; assess repairable damage at repair cost, subject to adequacy, and nonrepairable damage at the proportionate Sum Insured for the item. The claim records both a shortage and damaged boxes or packing, so the assessment bases apply. The sheet does not establish which damaged items can be repaired, the sum insured applicable to each item, or the full insurable value needed to test adequacy.		
If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. COND_254	Engaged	If damaged property is repairable and its Sum Insured is inadequate, settle repair cost in the proportion that the Sum Insured bears to full insurable value; whether those conditions hold is unresolved. The claim records both a shortage and damaged boxes or packing, so the assessment bases apply. The sheet does not establish which damaged items can be repaired, the sum insured applicable to each item, or the full insurable value needed to test adequacy.		
The insured must have an insurable interest at the time of loss to recover. COND_256	Engaged	The Insured must establish an insurable interest at the time of loss before recovery; that interest remains unverified. [redacted] s identified as the insured and consignor, and its invoice and the loss date fall within the stated policy period. Consignment and invoicing alone do not establish who owned or bore risk in the goods on 27/06/26. The contract-conclusion date is also unavailable, so the exception concerning knowledge of a pre-contract loss cannot be assessed if relevant.		
Permits recovery for an insured loss during the covered period that preceded contract conclusion, subject to the stated knowledge exception. COND_256	Engaged	Subject to insurable interest, an insured loss during the covered period can be recovered notwithstanding earlier occurrence than contract conclusion, unless the Insured knew of the loss and the Company did not. Whether that pre-contract provision is needed remains unverified. [redacted] s identified as the insured and consignor, and its invoice and the loss date fall within the stated policy period. Consignment and invoicing alone do not establish who owned or bore risk in the goods on 27/06/26. The contract-conclusion date is also unavailable, so the exception concerning knowledge of a pre-contract loss cannot be assessed if relevant.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Specifies the claim form, policy, transport document where applicable, timely carrier-claim correspondence, carrier certificates and invoice and packing list... COND_258	Engaged: condition breached	The required copy of the Packing List has not been provided on the supplied record. Other applicable claim-document requirements also remain to be verified; this wording does not itself state that cover is discharged. This shortage-and-damage claim engages the claim-document requirements. A claim sheet, consignment note, carrier certificate and carrier-claim notice are on file, but a Packing List is not among the supplied documents and is marked not collected. Presence of the other documents does not establish their required originals, contents, acknowledgement or statutory timing; carrier records also use differing name spellings.		
At or above the stated loss threshold, a report from a company-appointed licensed surveyor or loss assessor is required before admission or settlement. COND_260	Engaged	Before admitting or settling this claim, the Company must receive the specified report for a loss equal to or exceeding twenty thousand rupees in value on the policy; whether it has done so is unverified. The stated claim exceeds twenty thousand rupees, so the report requirement applies, subject to applicable law. A virtual survey meeting and a joint inspection report are recorded, but their listed types and dates do not establish a report on occurrence and extent by a licensed person appointed by the Company. The Company's ability to settle for an amount different from the assessment remains separate from that requirement.	+ minimum: twenty thousand rupees	
Liability ends after the stated period from loss unless the claim is in pending action or arbitration. After a disclaimer, the claim is deemed abandoned if it... COND_261	Engaged	The Company has no liability after 12 months from the happening of loss or damage unless action or arbitration is pending. Following a disclaimer, a claim not made the subject of a court suit within 12 calendar months of the disclaimer is deemed abandoned; neither bar is established on the supplied facts. The loss date is 27/06/26, and a survey was recorded on 20/07/26, before the first stated period had expired. No assessment date, pending-action or arbitration record, disclaimer date, or court-suit date is supplied to decide whether either limitation now operates.	+ months: 12 months + months: 12 calendar months	At the documented survey date, the first 12 months had not expired; the position at any later assessment date and after any disclaimer remains unresolved.

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Reimburse charges properly and reasonably incurred in carrying out those duties, in addition to recoverable loss. COND_262	Engaged	In addition to recoverable loss, the Company reimburses charges properly and reasonably incurred in carrying out those duties; the claimed charges have not yet been shown to qualify. Segregation of boxes and a notice addressed to the carrier support some mitigation and preservation of rights, while the driver says cartons were left at the accident site. The record does not show whether leaving them was reasonable or whether third-party rights were properly exercised under applicable law. Freight and handling charges are claimed, but their connection to properly and reasonably performing these duties is unverified.		
Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. Repairable damage is assessed by repair cost,... COND_265	Engaged	Assess shortage by proportionate Sum Insured. Assess repairable damage by full repair cost if the Sum Insured is adequate, otherwise in the same proportion as the Sum Insured bears to full insurable value; assess damage that is not repairable by proportionate Sum Insured for the item damaged. The claim records both a ten-box shortage and damaged boxes, so the shortage and damage assessment provisions apply; the entire consignment is not reported lost. Claimed packing and repacking costs do not establish which damaged items are repairable. The applicable Sum Insured, its adequacy against full insurable value, and the treatment of each damaged item remain to be established before assessment.		
Recovery requires the Insured to have an insurable interest at the time of loss. COND_268	Engaged	Insurable interest at the time of loss is required for recovery and has not yet been established. [redacted] is named as insured and consignor, and the accident date is within the policy period. Those facts do not settle ownership or risk at the time of loss. Without the insurance contract-conclusion date, the relevance of the pre-contract-loss provision and its knowledge exception is also unknown.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
An otherwise insured loss may be recovered despite occurring before contract conclusion, subject to the stated knowledge exception. COND_268	Engaged	Subject to insurable interest, an insured loss during the covered period may be recovered despite preceding contract conclusion, unless the Insured knew of the loss and the Company did not. Whether this provision is needed remains unverified. [redacted] is named as insured and consignor, and the accident date is within the policy period. Those facts do not settle ownership or risk at the time of loss. Without the insurance contract-conclusion date, the relevance of the pre-contract-loss provision and its knowledge exception is also unknown.		
Requires the listed claim form, policy, transport document where applicable, carrier-claim correspondence, delivery certificates, invoice and packing list in... COND_270	Engaged: condition breached	The required claim-document support is incomplete because a Packing List has not been provided. The applicability and sufficiency of the other listed originals, certificates and timely carrier-claim correspondence remain to be checked. A claim form, consignment document, carrier certificate, carrier-claim document and an invoice are on file, but their presence alone does not prove that every content, original or endorsement requirement is met. The inspection records a shortage, and expressly notes that the Packing List was not collected; none appears in the supplied document list. Its required production is therefore unmet on the present record, while the carrier-claim date and prescribed statutory time limit have not been supplied.		
A qualifying claim requires the specified surveyor or loss-assessor report before admission for payment or settlement. COND_273	Engaged	Before admission for payment or settlement of this loss equal to or exceeding twenty thousand rupees in value on the policy, the Company must receive the specified surveyor or loss-assessor report; receipt is unverified. The stated claim exceeds twenty thousand rupees, engaging the reporting requirement, subject to applicable law. The recorded meeting and joint inspection report do not by themselves establish that the Company received the required occurrence-and-extent report from a licensed, Company-appointed person. The assessor's amount would not bind the Company's settlement amount.	+ amount: twenty thousand rupees	

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Bars liability after the stated period from loss unless action or arbitration is pending, and deems a disclaimed claim abandoned if a court suit is not... COND_274	Engaged	The Company has no liability after 12 months from the happening of loss or damage unless action or arbitration is pending. Following a disclaimer, a claim not made the subject of a court suit within 12 calendar months of the disclaimer is deemed abandoned; neither bar is established on the supplied facts. This is a road transit, and the recorded survey on 20/07/26 followed the 27/06/26 loss before the first stated period expired. The supplied facts give no later assessment date or dated action, arbitration, disclaimer, or court suit from which to determine either limitation.	+ months: 12 months + months: 12 calendar months	At the documented survey date, the first 12 months had not expired; the position at any later assessment date and after any disclaimer remains unresolved.
The Company reimburses properly and reasonably incurred charges for those duties in addition to recoverable loss. COND_275	Engaged	In addition to recoverable loss, the Company reimburses charges properly and reasonably incurred in pursuing those duties; eligibility of the claimed charges is unverified. Boxes were segregated and a notice was addressed to the carrier, but the driver also reports that cartons were left at the accident site. The reasons for leaving them and the adequacy of the steps to exercise carrier rights are not established. Claimed freight and handling charges do not, without supporting work records, establish properly and reasonably incurred charges under this duty.		
The policy has the scheduled total Sum Insured, and the amount declarable on any one despatch or sending is subject to the scheduled limit per sending. COND_284	Engaged	The amount declarable on any one despatch or sending is subject to its Part I scheduled limit per sending, alongside the applicable scheduled total Sum Insured. The listed Indigenous Sales and Indigenous Purchase per-sending limits are each INR 100,000,000.00. The consignment note and invoices evidence a despatch to which a per-sending limit is relevant. The schedule lists different total sums insured by cover group, while the cited domestic sales and purchase groups each have a per-sending limit. The applicable cover group and the invoices comprising the declared sending remain to be confirmed.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Shipments insured under the policy are valued as specified in Part I of the Schedule. COND_285	Engaged	Value shipments insured hereunder as specified in Part I of the Schedule. The supplied schedule states no basis of settlement, so the applicable valuation remains unverified. The consignment note and invoice identify a shipment for which a claim is made. Although the claim sheet adds an amount labelled "CIF+10% Basic of Valuation," that entry does not establish what Part I of the Schedule specifies; the supplied schedule states no basis of settlement.		
The Insured must declare each and every consignment without exception. COND_290	Engaged	Each and every consignment must be declared without exception; compliance for this sending is unverified. The consignment note establishes a sending to which the declaration duty applies. It does not establish a declaration under this policy, and no such declaration is identified on the document list. The scheduled Sum Insured limits what the Company must accept, but does not prove that this sending was declared.		
The Company's obligation to accept declarations does not exceed the scheduled Sum Insured. COND_290	Engaged	The Company is bound to accept declarations up to, but not exceeding, the Sum Insured specified in Part I of the Schedule. The consignment note establishes a sending to which the declaration duty applies. It does not establish a declaration under this policy, and no such declaration is identified on the document list. The scheduled Sum Insured limits what the Company must accept, but does not prove that this sending was declared.		
The individual Insured's minimum Annual Estimated despatches or Annual Turnover, including interdepot movements, must be the stated amount. COND_293	Engaged	The individual Insured's minimum Annual Estimated despatches or Annual Turnover, including interdepot movements, shall be Rs. 2 C r o r e s. Whether that condition is met is undetermined; the clause states no separate forfeiture consequence. The minimum is stated for the individual Insured, but no Annual Estimated despatches or Annual Turnover figure is supplied. s identified as Insured in the client record and subrogation letter, while two meeting notes use and a ving the identity to which the annual figure should be matched in need of confirmation.	+ minimum: 2 C r o r e s Rs.	If s the individual Insured, its qualifying annual figure must be checked. If or s a distinct individual Insured, the qualifying figure for that entity must be checked instead.

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Shipments insured under the policy are valued as specified in Part I of the Schedule. COND_297	Engaged	Value shipments insured hereunder as specified in Part I of the Schedule. The supplied schedule states no basis of settlement, so the applicable valuation remains unverified. The consignment note and invoice identify the claimed shipment. This clause refers its valuation to Part I of the Schedule, not to the claim sheet's "CIF+10%" addition; the supplied schedule states no basis of settlement.		
The policy has the scheduled total Sum Insured, and the amount declarable on any one despatch or sending is subject to the scheduled limit per sending. COND_298	Engaged	The amount declarable on any one despatch or sending is subject to its Part I scheduled limit per sending, alongside the applicable scheduled total Sum Insured. The listed Indigenous Sales and Indigenous Purchase per-sending limits are each INR 100,000,000.00. The documented despatch brings the clause's limit-per-sending wording into play. Part I has cover-group-specific total sums insured, so a total sum cannot be selected merely from the domestic journey. The applicable cover group and the invoices included in this sending remain open.		
Makes the Insured's due observance and fulfillment of applicable policy terms, conditions and endorsements a condition precedent to any Company liability to... COND_310	Engaged	Due observance and fulfilment of policy terms requiring action or compliance by the Insured is a condition precedent to the Company's liability to pay. Whether that prerequisite is met remains unresolved. This is a claim arising from consignment, and the supplied facts raise applicable duties concerning care, despatch, mitigation and preservation of rights. Segregation and the recorded delivery provide some evidence of subsequent action, while cartons left at the accident site require explanation. Compliance with the underlying applicable terms remains unresolved, so this clause cannot presently be treated as satisfied or breached.		
The Company may settle by reinstatement, replacement or repair rather than payment, subject to what circumstances permit. COND_318	Engaged	The Company may settle by reinstatement, replacement or repair instead of payment, as circumstances permit; if unable to reinstate or repair, it pays only the sum requisite under the policy. The recorded shortage and damaged boxes bring the settlement option for lost or damaged property into play. The schedule supplies different sums insured for Indigenous Sales and Indigenous Purchase, and the policy lists other insurers; neither fact establishes an election to reinstate or which sum applies to this property. The reinstatement restriction applies if that option is used, without calculating an amount here.		

Provision	Position	Conclusion	Facts relied on / contrary	Conditions
Reinstatement expenditure cannot exceed the cost of reinstating the property as it was at the time of loss or the sum insured on it. COND_318	Engaged	Reinstatement expenditure cannot exceed the cost of reinstating the property as it was at the time of loss or the sum insured on it. The recorded shortage and damaged boxes bring the settlement option for lost or damaged property into play. The schedule supplies different sums insured for Indigenous Sales and Indigenous Purchase, and the policy lists other insurers; neither fact establishes an election to reinstate or which sum applies to this property. The reinstatement restriction applies if that option is used, without calculating an amount here.		

Provisions whose application the record leaves open: the position taken

Subject	Provision	Position	Settled by	Clauses
The claim statement (Claim-statement.xlsx): Exclusions	Intentional storage is not covered. Excludes unexplained shortages or shortage from outwardly sound packing and/or when the container seal is intact. States that shortage out of sound packing and unexplained shortages are not covered. The further provisions of this kind are tabulated in the assessment annexure.	No listed exclusion or forfeiture is established on the present record. Accident-related damage is better supported than loss caused by deficient original packing, but packing causation remains open. The accident-site account may explain the shortage without proving that the missing boxes were those left there or that their packing was sound. Neither intentional storage, an excluded cargo classification, vehicle overloading, indirect specified-territory exposure, a carrier request for insurance benefit, pre-contract unequal knowledge, a duty-cover claim, nor insured fraud is established. Forwarding-charge restrictions require an identified qualifying charge and termination of transit away from destination; the SRCC consequential-loss exclusion must not be applied to separate basic-risk cover. If applied: INR 14,742.55 (reference figure, not taken into the assessed loss)	Settled when the surveyor's documented exclusion and causation determination, supported by the reconciled shortage and accident records, original-packing inspection, vehicle load and registration records, and records establishing the purpose and payer of any disputed charges.	EXCL_07, EXCL_08, COND_04, COND_09, COND_18, END_06, END_07, EXCL_20, EXCL_23, COV_38, EXCL_42, COV_69, EXCL_64, GEN_48, EXCL_73, EXCL_77, COND_154, EXCL_145, EXCL_147, COND_257, EXCL_151, EXCL_156, COND_308, COND_321

Subject	Provision	Position	Settled by	Clauses
The claim statement (Claim-statement.xlsx): Conditions precedent	Payment of the charges is subject to the surveyor agreeing that they are fair and reasonable. Makes quote approval subject to nil claim from 13th Aug 2025 to 23th Aug 2025. Makes payment conditional, and only to the stated extent, on the listed buyer-insurance, acceptance or seller-action contingencies. The further provisions of this kind are tabulated in the assessment annexure.	Keep recovery conditional, without treating any unverified prerequisite as breached. insurable interest at loss is plausible but unproved; the delivered goods are not shown to have suffered early termination of transit, while the cartons left at the accident site require separate review. Detention charges, a seller's-interest contingency, an exhibition transit, a held-covered event or destination change, and Increased Value insurance are not established. Coinsurance underwriting compliance, the applicable notices, the required licensed-surveyor report and due observance remain unverified; the recorded survey occurred before the initial loss-based limitation period expired, but no later limitation position is established.	Settled when the insurer's documented condition-precedent review, supported as applicable by the insured's sale and interest records, coinsurer communications, transit and notice records, other-insurance evidence, the Company-appointed licensed surveyor's report, and any dated disclaimer or proceedings records.	COND_20, COND_28, COV_01, COV_11, COND_65, COND_67, COND_85, COND_89, COND_91, COND_99, COND_109, COND_113, COND_114, COND_133, COND_149, COND_152, COND_153, COND_155, COND_156, COND_256, COND_260, COND_261, COND_268, COND_273, COND_274, COND_310, COND_321

Subject	Provision	Position	Settled by	Clauses
The claim statement (Claim-statement.xlsx)): Insuring clauses	Refers the details of transit to Transit Details; this clause does not itself state a route. Pays charges incurred by the insured if the surveyor does not reach within the stated time after claim intimation. Pays replacement costs for original shipping packages arriving visibly damaged at final destination by an insured peril, where delivery to final customers in those packages is an established trade custom. The further provisions of this kind are tabulated in the assessment annexure.	The reported road accident supports a prima facie physical cargo-loss claim during transit, with Indigenous Sales the likely group; this is a conditional position, not a finding that every claimed item is covered. interest at loss, the applicable scheduled property, route, declaration and operative cover form remain unverified. No separate entitlement is established for detention, replacement packaging, concealed loss, specified water entry, shut-out, early-termination forwarding, rights-preservation charges or destination Customs Duty; each requires its own stated trigger and qualifying cost. The exhibition, war-risk and incomplete named-peril fragments supply no independent basis to extend this accident claim.	Settled when the endorsed Part I Schedule, Transit Details and complete applicable cover wording; this sending's declaration and governing sale terms; and the signed accident, transshipment, delivery and itemised expense records, with survey confirmation of any extension claimed.	GEN_17, COND_20, COND_21, COV_01, COND_31, COV_05, COV_06, COV_11, COV_12, COV_25, COV_31, COV_33, GEN_39, COND_90, COV_38, COV_39, COND_97, COV_40, COV_41, COV_44, COV_48, COV_54, COV_57, COV_58, COV_61, COV_64, COND_109, COV_68, GEN_43, COV_69, COND_118, COV_82, COND_148, COND_152, COND_154, COND_159, COV_102, COV_103, COND_256, COND_262
The claim statement (Claim-statement.xlsx)): Insuring clauses	Introduces indemnity for physical loss or damage to the insured property specified in Part I of the Schedule, subject to the policy terms, exclusions and conditions. Indemnifies physical loss or damage to the scheduled insured property caused by the listed fire, lightning, bridge-breakage and carrying-vehicle or railway-wagon accidents, subject to the policy terms. Defines attachment when the insured property leaves the named warehouse or store, continuation during ordinary transit including customary transshipment, and termination at the first listed delivery or expiry event. The further provisions of this kind are tabulated in the assessment annexure.	The recorded physical damage appears to arise from a carrying-vehicle accident during ordinary road transit, before destination delivery; The insuring clause can respond if the goods are scheduled, while the shortage also requires a causal link to the accident. dispatch is supported, but the applicable insured interest, declaration and transit attachment remain unverified; the incomplete Clause B and open-policy fragments establish no independent grant. The pre-contract-loss exception cannot be assessed without the contract-conclusion facts, and no claimed charge is yet established as a properly and reasonably incurred expense of minimising loss or preserving recovery rights.	Settled when the applicable Part I Schedule and completed grant wording, this sending's declaration and warehouse-departure record, sale or risk-transfer documents, accident and shortage reconciliation, contract-conclusion record, and records identifying and supporting any duty-related charges.	COV_104, COV_105, COND_266, COND_268, COND_275, COND_278, COND_281, COND_287

Subject	Provision	Position	Settled by	Clauses
The claim statement (Claim-statement.xlsx): Warranties	Warrants that the existence of the contingent insurance will not be revealed to the seller or another party interested in the consignment. Warrants the truth of the claims-experience confirmations on which the policy was released and no further deterioration of claims experience before the new policy inception. The insured warrants that it holds or is assigned the import Licence, or is the actual user who purchased the goods from a recognised Export House or Chanelising Agency.	No breach of these warranties is established. The seller's-interest nondisclosure warranty depends on whether that contingent extension applies; the claims-experience warranty cannot be tested from the accident file; and the import-licence warranty is not shown to govern this domestic dispatch.	Settled when the insured's governing sale terms and contingent-cover communications, the underwriting claims-experience confirmations and intervening claims record, and, if duty cover is invoked, the applicable import-licence or actual-user documentation.	COV_01, COND_42, COND_248
The claim statement (Claim-statement.xlsx): Limits of liability	Sets a Limit Per Location of Rs. Caps recovery at a proportionate part of the sum insured for the pair or set. Sets a per-sending limit. Printed terms: maximum 100,000,000.00 Rs. per location; maximum 100,000,000.00 Rs. per sending; maximum 12,501,900,000.00 Rs. of indigenous sales sum insured. The further provisions of this kind are tabulated in the assessment annexure.	Indigenous Sales is the likely group, but its packing qualification, this sending's declaration and applicable Part I insured value remain unverified. Do not apply the per-location limit to this road loss without establishing how it attaches. Apply part-only valuation and its proportionate cap only if the affected articles are proved to be individual parts of insured pairs or sets; the present descriptions do not establish that.	Settled when the surveyor's documented limit determination, supported by the applicable Part I schedule and sending declaration, the location-accumulation record and an itemised identification of any affected pair or set.	GEN_21, COND_37, COV_25, COV_25, COND_281, COND_290
The claim statement (Claim-statement.xlsx): Settlement share	Sets this insurance's liability at the proportion its sum insured bears to that total amount insured. Sets this insurance's liability at the proportion its sum insured bears to that total amount insured. Liability under this insurance is the proportion represented by its sum insured against that total amount insured. The further provisions of this kind are tabulated in the assessment annexure.	No covering Increased Value insurance, or status of this policy as Increased Value insurance, is established. Do not apply the conditional deemed-value or proportional-liability rules now.	Settled when the insured's primary and Increased Value policy schedules or certificates, with their insured amounts and loss coverage.	COND_93, COND_93, COND_94, COND_94, GEN_44, GEN_44, GEN_45, GEN_45, COND_135, COND_135, COND_136, COND_136, COND_155, COND_155, COND_156, COND_156
The claim statement (Claim-statement.xlsx): Settlement share	If the vacated risk share is not fully replaced, the insured is its own insurer for the unreplaced share.	Do not assign an unreplaced coinsurer share to the insured on the present record.	Settled when the underwriting slip, change notice, withdrawal notice and replacement endorsement or panel confirmation.	COND_70

Subject	Provision	Position	Settled by	Clauses
The claim statement (Claim-statement.xlsx [redacted] [redacted])): Settlement share	If other insurance covering the same loss or damage exists when it happens, the Company will pay no more than its rateable proportion of that loss or damage.	Do not apply an other-insurance contribution share on the present record; the named coinsurers participate in this policy and do not themselves establish separate overlapping insurance.	Settled when the insured's other-insurance declaration and any overlapping policy schedules or certificates.	COND_320
The claim statement (Claim-statement.xlsx [redacted] [redacted])): Basis of valuation	States Invoice Value+10% as the valuation basis.	Indigenous Sales is the likely valuation group, but its application and the goods-only invoice-value uplift remain conditional on the scheduled category and original packing. If applied: INR 5,525.99 (reference figure, not taken into the assessed loss)	Settled when The Part I schedule, sending declaration and original Packing List or packing specification.	COV_25
The claim statement (Claim-statement.xlsx [redacted] [redacted])): Bases of valuation	Reimbursement is for extra charges properly and reasonably incurred in unloading, storing and forwarding to the insured destination. Reimbursement is for extra charges properly and reasonably incurred in unloading, storing and forwarding to the insured destination. Reimbursement is for extra charges properly and reasonably incurred in unloading, storing and forwarding to the insured destination.	No entitlement to extra forwarding charges under these provisions is established merely by the en-route accident, cartons left at the site and claimed freight.	Settled when the transit and transshipment account, itemised freight and handling bills, and evidence of who incurred and paid each charge.	COV_68, GEN_43, COV_69
The claim statement (Claim-statement.xlsx [redacted] [redacted])): Bases of valuation	Loss or destruction is measured by property value at the time it happened, and damage by its amount. Loss or destruction is measured by property value at the time it happened, and damage by its amount.	The recorded accident-related breakage and shortage support a prima facie property claim, not an established admissible amount or a second recovery under the repeated wording.	Settled when the governing sale and delivery terms, invoice and proof of ownership or risk at loss.	COV_31, COV_33
The claim statement (Claim-statement.xlsx [redacted] [redacted])): Bases of valuation	Repairable damage is assessed at the full cost of repairs if the Sum Insured is adequate; otherwise settlement is subject to the Condition of Average. Damage that is not repairable is assessed at the proportionate Sum Insured for the damaged item.	The inspection supports damage, but not an item-by-item division between repairable property, irreparable ware and damaged packing. Neither full repair cost nor proportionate insured value is established for a particular damaged item.	Settled when the surveyor's itemised condition findings, repair quotations and applicable sending declaration with insured values.	COND_236, COND_237
The claim statement (Claim-statement.xlsx [redacted] [redacted])): Bases of valuation	Pays the same percentage of duty payable as may be paid on the cargo, excluding charges and expenses. Credit any recovery relating to duty paid to the company.	No destination Customs Duty component or duty recovery is identified for settlement; the recorded GST does not establish either.	Settled when the applicable Part I duty endorsement, duty-payment documents and Customs refund or duty-recovery records.	COV_102, COND_253
The claim statement (Claim-statement.xlsx [redacted] [redacted])): Basis of valuation	Determines salvage value after customary removal of identifiers and allocates to insurers salvage obtained by the insured on disposal.	Do not apply the branded-property salvage and control terms solely because [redacted] s the consignor.	Settled when product identification and responsibility evidence, together with the fitness and disposal record.	COND_31

Subject	Provision	Position	Settled by	Clauses
The claim statement (Claim-statement.xlsx): Basis of valuation	Values the particular lost or damaged parts without special value attributable to the pair or set.	Do not attribute a whole set's special value to an individual damaged or missing part; whether the recorded losses concern parts or whole sets remains open.	Settled when the itemised inspection annexure, Packing List and applicable insured-value declaration.	COND_37
The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Conditions precedent	Payment of the charges is subject to the surveyor agreeing that they are fair and reasonable. Makes quote approval subject to nil claim from 13th Aug 2025 to 23th Aug 2025. Makes payment conditional, and only to the stated extent, on the listed buyer-insurance, acceptance or seller-action contingencies. The further provisions of this kind are tabulated in the assessment annexure.	No blanket finding of satisfaction, breach or forfeiture is supportable. The recorded accident and prompt initial survey activity support continued review, but the Assured's interest at loss, applicable seller-interest and exhibition contingencies, underwriting and coinsurance prerequisites, the position of cartons left at the site, required notices, any Increased Value insurance, the specified surveyor's report and any later time bar remain unresolved. Detention charges and a held-covered event are not established.	Settled when the underwriting and coinsurer acceptance records, claims-history confirmation, governing sale and insured-interest documents, transit and site-custody records, Underwriters' notice records, other-insurance evidence, Company appointment and licensed surveyor's report, and dated claim, disclaimer and proceedings records establish the applicable facts.	COND_20, COND_28, COV_01, COV_11, COND_65, COND_67, COND_85, COND_89, COND_91, COND_99, COND_109, COND_113, COND_114, COND_133, COND_149, COND_152, COND_153, COND_155, COND_156, COND_256, COND_260, COND_261, COND_268, COND_273, COND_274, COND_310, COND_321

Subject	Provision	Position	Settled by	Clauses
The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Insuring clauses	Refers the details of transit to Transit Details; this clause does not itself state a route. Pays charges incurred by the insured if the surveyor does not reach within the stated time after claim intimation. Pays replacement costs for original shipping packages arriving visibly damaged at final destination by an insured peril, where delivery to final customers in those packages is an established trade custom. The further provisions of this kind are tabulated in the assessment annexure.	The reported road accident, breakage and counted shortage support a prima facie physical-property claim during the to-urney, not an approved or established recovery. The Indigenous Sales group appears likely, but the applicable Part I property, transit and insured interest, declaration, and connection of the shortage to an insured accident remain unverified. The record does not yet establish a separate grant for seller's interest, concealed or wet damage, cartons left at the site, detention, replacement packaging, forwarding, duty or rights-preservation charges; incomplete or repeated forms provide neither an independent grant nor a second recovery. The excluded working at does not resolve those coverage questions.	Settled when the operative Part I Schedule and Transit Details, this sending's declaration and sale terms, accident and receiving records, and itemised evidence for each claimed additional charge; separate confirmation of the facts required by any special grant invoked.	GEN_17, COND_20, COND_21, COV_01, COND_31, COV_05, COV_06, COV_11, COV_12, COV_25, COV_31, COV_33, GEN_39, COND_90, COV_38, COV_39, COND_97, COV_40, COV_41, COV_44, COV_48, COV_54, COV_57, COV_58, COV_61, COV_64, COND_109, COV_68, GEN_43, COV_69, COND_118, COV_82, COND_148, COND_152, COND_154, COND_159, COV_102, COV_103, COND_256, COND_262
The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Exclusions	Intentional storage is not covered. Excludes unexplained shortages or shortage from outwardly sound packing and/or when the container seal is intact. States that shortage out of sound packing and unexplained shortages are not covered. The further provisions of this kind are tabulated in the assessment annexure.	No listed exclusion, carrier-benefit restriction or fraud forfeiture is established on the present evidence. The accident better supports damage to packing than loss caused by deficient original packing, but the cause and condition of the short boxes remain unresolved. The record likewise does not establish qualifying intentional storage, vehicle overloading, excluded cargo classification, indirect specified-territory exposure, a pre-contract knowledge exception, or a duty-cover claim. Restrictions on extra forwarding charges and SRCC consequential expense must be tested against those particular charges and cover, not applied indiscriminately to the goods loss.	Settled when a documented coverage finding based on the itemised shortage and accident-site reconciliation, original-packing and vehicle-load evidence, warehouse-delivery purpose, applicable expense records, and any relevant contract, duty, territory or fraud evidence identifies the affected loss, if any.	EXCL_07, EXCL_08, COND_04, COND_09, COND_18, END_06, END_07, EXCL_20, EXCL_23, COV_38, EXCL_42, COV_69, EXCL_64, GEN_48, EXCL_73, EXCL_77, COND_154, EXCL_147, COND_257, EXCL_151, EXCL_156, COND_308, COND_321

Subject	Provision	Position	Settled by	Clauses
The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Insuring clauses	Introduces indemnity for physical loss or damage to the insured property specified in Part I of the Schedule, subject to the policy terms, exclusions and conditions. Indemnifies physical loss or damage to the scheduled insured property caused by the listed fire, lightning, bridge-breakage and carrying-vehicle or railway-wagon accidents, subject to the policy terms. Defines attachment when the insured property leaves the named warehouse or store, continuation during ordinary transit including customary transshipment, and termination at the first listed delivery or expiry event. The further provisions of this kind are tabulated in the assessment annexure.	The recorded road accident supports a provisional carrying-vehicle-accident claim for the damaged goods, provided they are scheduled property and the sending had attached to cover. The shortage also requires a link to the accident. [redacted] dispatch is evidenced, but the assured's identity, insurable interest and consignment declaration remain unverified. The incomplete Clause B grant establishes no additional covered cause, and no claimed charge is yet shown to qualify as a reasonable mitigation expense.	Settled when the complete Part I Schedule and Clause B wording, this sending's insurance declaration and dispatch record, confirmation of the Assured and governing sale terms, and mitigation work and expense records.	COV_104, COV_105, COND_266, COND_268, COND_275, COND_278, COND_281, COND_287
The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Warranties	Warrants that the existence of the contingent insurance will not be revealed to the seller or another party interested in the consignment. Warrants the truth of the claims-experience confirmations on which the policy was released and no further deterioration of claims experience before the new policy inception. The insured warrants that it holds or is assigned the import Licence, or is the actual user who purchased the goods from a recognised Export House or Chanelising Agency.	No warranty breach is established. The seller-interest nondisclosure warranty depends on that extension applying; the claims-experience warranty cannot be tested against the supplied claim documents; and the import-related warranty is not shown to govern this domestic consignment.	Settled when the governing sale terms and contingent-cover disclosure confirmation, the underwriting claims-experience confirmations and pre-inception claims record, and, if duty cover is invoked, the applicable endorsement and import-licence or actual-user evidence establish applicability and compliance.	COV_01, COND_42, COND_248
The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Exclusion	Duty-cover claims are excluded for total loss of all or part of the cargo before duty becomes payable.	Apply this exclusion only if the claim seeks duty cover for cargo totally lost before the duty became payable.		EXCL_145

Subject	Provision	Position	Settled by	Clauses
The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Settlement share	If the vacated risk share is not fully replaced, the insured is its own insurer for the unreplaced share. Sets this insurance's liability at the proportion its sum insured bears to that total amount insured. Sets this insurance's liability at the proportion its sum insured bears to that total amount insured. The further provisions of this kind are tabulated in the assessment annexure.	Indigenous Sales is the likely valuation group, subject to confirmation of the original packing. The inspection supports a prima facie property loss, not a settled value or admissible claim. Do not presently apply branded-property salvage, part-of-set valuation, an unreplaced coinsurer share, Increased Value or other-insurance allocation, a duty credit, or repair and extra-forwarding measures: their respective triggers and amounts are unproved. The excluded-head total,, supplies no eligible goods-value base for those measures.	Settled when the applicable Part I schedule and declaration, sale terms, invoice and packing list, itemised damage and repair evidence, forwarding invoices, disposal record, and confirmations of duty paid and other covering insurance establish the relevant triggers and amounts.	COND_31, COND_37, COV_25, COV_31, COV_33, COND_70, COND_93, COND_93, COND_94, COND_94, COV_68, GEN_43, COV_69, GEN_44, GEN_44, GEN_45, GEN_45, COND_135, COND_135, COND_136, COND_136, COND_155, COND_155, COND_156, COND_156, COND_236, COND_237, COV_102, COND_253, COND_320
The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Limits of liability	Sets a Limit Per Location of Rs. Caps recovery at a proportionate part of the sum insured for the pair or set. Sets a per-sending limit. Printed terms: maximum 100,000,000.00 Rs. per location; maximum 100,000,000.00 Rs. per sending; maximum 12,501,900,000.00 Rs. of indigenous sales sum insured. The further provisions of this kind are tabulated in the assessment annexure.	No limit-based reduction is established. Indigenous Sales is the likely group, subject to confirmation of customary packing; the applicable declaration and scheduled Sum Insured remain unverified. The per-location limit cannot yet be assigned to this road loss, and the pair-or-set cap applies only if the verified loss concerns individual parts rather than whole sets.	Settled when the applicable Part I Schedule and consignment declaration, original-packing evidence, itemised inspection of affected sets, and the insurer's documented per-location determination establish the applicable limits.	GEN_21, COND_37, COV_25, COV_25, COND_281, COND_290

Other provisions considered, by clause set

Clause set	Attachment	Clauses	Considered	Outcome of the check
MARINE EXPORT IMPORT INSURANCE OPEN POLICY	Attached to this policy	174	200	32 engaged; 46 open; 72 conditional
Institute Cargo Clause (A)	Attached to this policy	54	54	30 conditional; 4 open; 10 engaged
Institute Cargo Clause (B)	Attached to this policy	65	74	2 open; 64 conditional; 2 engaged
Institute Cargo Clause (C)	Not attached	23	0	all bearing on the claim (above)
Institute War Clauses (Cargo)	Attached to this policy	42	26	4 open; 18 conditional; 2 engaged
Institute Strike Clauses (Cargo)	Attached to this policy	40	50	32 conditional; 10 engaged; 4 open

Clause set	Attachment	Clauses	Considered	Outcome of the check
INSTITUTE WAR CANCELLATION CLAUSE (CARGO)	Attached to this policy	1	0	all bearing on the claim (above)
Institute War Clauses (Air Cargo)	Attached to this policy	40	0	all bearing on the claim (above)
Institute Cargo Clauses (Air Cargo)	Attached to this policy	50	0	all bearing on the claim (above)
Institute Strike Clauses (Air Cargo)	Attached to this policy	35	0	all bearing on the claim (above)
INSTITUTE RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE	Attached to this policy	4	2	2 conditional
INSTITUTE CLASSIFICATION CLAUSE	Attached to this policy	2	0	all bearing on the claim (above)
INSTITUTE RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE	Attached to this policy	4	2	2 conditional
INSTITUTE CLASSIFICATION CLAUSE	Attached to this policy	9	0	all bearing on the claim (above)
SURVEY AND CLAIMS SETTLEMENT	Attached to this policy	19	30	16 engaged; 6 conditional
War and Warlike Operations & Strikes, Riots and Civil Commotion	Attached to this policy	1	0	all bearing on the claim (above)
Duty Insurance Cover	Attached to this policy	1	0	all bearing on the claim (above)
War and Warlike Operations & Strikes, Riots and Civil Commotion — displaced continuation	Attached to this policy	2	0	all bearing on the claim (above)
"DUTY" INSURANCE COVER CLAUSE	Attached to this policy	11	14	6 open; 6 conditional; 2 engaged
Inland Transit (Rail/Road/Air) Clause A (All Risk)	Attached to this policy	16	36	6 conditional; 2 open; 12 engaged
INLAND TRANSIT INSURANCE (RAIL OR ROAD) CLAUSE B (BASIC RISK)	Attached to this policy	19	38	2 open; 6 conditional; 16 engaged
MARINE OPEN POLICY CONDITION	Attached to this policy	1	2	2 conditional
SPECIAL DECLARATION POLICY CONDITION	Attached to this policy	1	2	2 open
8. Avoidance of Delay Reasonable despatch clause	Attachment unclear	1	2	2 open
MARINE OPEN POLICY CONDITION	Attached to this policy	6	12	6 conditional; 2 engaged
SPECIAL DECLARATION POLICY CONDITION	Attached to this policy	14	16	2 conditional; 4 engaged
STRIKE RIOTS AND CIVIL COMMOTIONS CLAUSE (INLAND TRANSIT NOT IN CONJUNCTION WITH OCEAN GOING VOYAGE)	Attached to this policy	7	2	2 conditional
Untitled numbered cargo clauses	Attachment unclear	12	28	28 open
General policy conditions	Attached to this policy	23	34	8 open; 10 engaged; 10 conditional
CARGO ISM ENDORSEMENT	Attached to this policy	1	0	all bearing on the claim (above)
CARGO TERMINATION OF STORAGE IN TRANSIT CLAUSE	Attachment unclear	1	4	4 open
CARGO TERMINATION OF TRANSIT CLAUSE (TERRORISM)	Attachment unclear	1	4	4 open
Institute Extended Radioactive Contamination Exclusion Clause(01.11.02) (01.11.02)	Attachment unclear	1	2	2 open
InstituteChemical , Biological , BioChemical Electromagnetic Weapons and cyber attack exclusion Cluase (01.11.02) (01.11.02)	Attached to this policy	1	0	all bearing on the claim (above)
PRIVATE CARRIERS WARANTY	Attachment unclear	1	2	2 open

Clause set	Attachment	Clauses	Considered	Outcome of the check
SANCTION LIMITATION AND EXCLUSION CLAUSE	Attachment unclear	1	2	2 open
WAR AND STRIKES CANCELLATION CLAUSE(CARGO)	Attached to this policy	1	0	all bearing on the claim (above)
SRCC CANCELLATION CLAUSE	Attachment unclear	1	2	2 open
Grievance Clause	Attached to this policy	19	0	all bearing on the claim (above)
Communicable Disease Exclusion [Clause]	Attachment unclear	3	6	6 open
Communicable Disease Exclusion [Clause]	Attachment unclear	8	16	16 open

Policy terms on record (typed extraction and schedule summary; a term on record is not an applied figure)

Aggregate provision (policy level): operates on the policy's claims as a whole (an annual aggregate, or a cap tied to premium or loss ratio with its own review and reconciliation); it needs the policy's claims and premium records, is never a deduction within one claim and is never confused with a settlement limitation that happens to state the same percentage.

Basis of valuation: the measure of the insured value of the goods for the category it names; the applicable category is an assessment decision.

Co-insurance: allocates the admitted loss between insurers; it is not a deduction from the insured's loss.

Excess / deductible: deducted from the loss of each claim, as a stated amount or a percentage of the stated base (subject to any minimum).

Sum insured: the insured value against which average (underinsurance) is tested.

Settlement limitation: a stated share of the assessed loss is payable while its own condition holds (for example a document is absent or a warranty is breached); it is applied to the assessed loss after the ordinary adjustments and is neither an excess nor a limit.

Limit: caps the amount payable for the scope it names (per sending, per location, per item, per claim).

Term	Stated value	Scope	Source	Record	Treatment in this version
Aggregate provision (policy level) Any admissible claim payable up to maximum 85% of GWP excluding GST	Any admissible claim payable up to a maximum of 85% of GWP excluding GST at any point under review, subject to monthly reconciliation. Loss ratio is gross claims divided by gross premium at review, including paid and outstanding claims and survey expenses less claims recovery; rates reviewed monthly/quarterly. Original indemnification resumes when premium is replenished to bring loss ratio below 85%. Insurer may terminate for nonadherence on seven days' notice.	gross written premium excluding GST	Policy-schedule.pdf It is the condition of the policy, p.2 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap. (engaged) Position: Restores the policy's original indemnification position once the insured replenishes premium to bring the defined loss ratio below the stated percentage. (engaged) Position: Provides for monthly or quarterly rate revision and permits underwriter termination for nonadherence by serving the stated notice. (engaged) Position: Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap. (engaged) Position: Restores the policy's original indemnification position once the insured replenishes premium to bring the defined loss ratio below the stated percentage. (engaged) Position: Provides for monthly or quarterly rate revision and permits underwriter termination for nonadherence by serving the stated notice. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Aggregate provision (policy level) Any admissible claim payable up to maximum 85% of GWP excluding GST	Any admissible claim payable up to a maximum of 85% of GWP excluding GST at any point under review, subject to monthly reconciliation. Loss ratio is gross claims divided by gross premium at review, including paid and outstanding claims and survey expenses less claims recovery; rates reviewed monthly/quarterly. Original indemnification resumes when premium is replenished to bring loss ratio below 85%. Insurer may terminate for nonadherence on seven days' notice.	gross written premium excluding GST	Policy-schedule.pdf Untitled Clause, p.3 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap. (engaged) Position: Restores the policy's original indemnification position once the insured replenishes premium to bring the defined loss ratio below the stated percentage. (engaged) Position: Provides for monthly or quarterly rate revision and permits underwriter termination for nonadherence by serving the stated notice. (engaged) Position: Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap. (engaged) Position: Restores the policy's original indemnification position once the insured replenishes premium to bring the defined loss ratio below the stated percentage. (engaged) Position: Provides for monthly or quarterly rate revision and permits underwriter termination for nonadherence by serving the stated notice. (engaged)
Aggregate provision (policy level) Capital Goods and containers covered annually only	Capital goods and containers are covered for INR 1,12,00,00,000 annually only.	Capital goods and containers	Policy-schedule.pdf Untitled Clause, p.5 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Article forming part of a pair or set	Only the value of the lost or damaged part(s), without any special value from forming a pair or set, and not exceeding the proportionate part of the sum insured for the pair or set	Article forming part of a pair or set	Policy-schedule.pdf Pair & Set Clause, p.4 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Values the particular lost or damaged parts without special value attributable to the pair or set. Position: Apply the part-only valuation and proportionate cap to any verified loss or damage of individual articles forming part of a pair or set. (conditional) Position: Caps recovery at a proportionate part of the sum insured for the pair or set. Position: Apply the part-only valuation and proportionate cap to any verified loss or damage of individual articles forming part of a pair or set. (conditional) Position: Values the particular lost or damaged parts without special value attributable to the pair or set. Position: Apply the part-only valuation and proportionate cap to any verified loss or damage of individual articles forming part of a pair or set. (conditional) Position: Caps recovery at a proportionate part of the sum insured for the pair or set. Position: Apply the part-only valuation and proportionate cap to any verified loss or damage of individual articles forming part of a pair or set. (conditional)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Articles in a pair or set	Value of the particular part or parts lost or damaged, without any special value attributable to their being part of a pair or set, and not more than a proportionate part of the insured value of the pair or set.	articles in a pair or set	Policy-schedule.pdf Pair and set clause, p.44 extracted 2026-10-27	9. Typed extraction	Term known; its application is not yet resolved Position: The value of lost or damaged parts is determined without special value attributable to their membership in a pair or set. (unknown) Position: Liability cannot exceed the value of the particular lost or damaged parts or, in any event, a proportionate part of the insured value of the pair or set. (unknown) Position: The value of lost or damaged parts is determined without special value attributable to their membership in a pair or set. (unknown) Position: Liability cannot exceed the value of the particular lost or damaged parts or, in any event, a proportionate part of the insured value of the pair or set. (unknown)
Basis of valuation C.I.F value insurance	Insured value must not exceed C.I.F cost plus 10%.	goods insured on a C.I.F value basis	Policy-schedule.pdf For C.I.F value insurance, p.44 extracted 2026-10-27	1. Typed extraction	Applied in the saved workings Position: For C.I.F value insurance, warrants that the insured value does not exceed C.I.F cost plus ten percent. (unknown) Position: For C.I.F value insurance, warrants that the insured value does not exceed C.I.F cost plus ten percent. (unknown)
Basis of valuation CIF Imports/Tail end transits	Landed cost	CIF Imports/Tail end transits	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Capital goods (new)	Invoice value + 10%	New capital goods	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)
Basis of valuation Capital goods (used/second hand)	Depreciated market value	Used/second-hand capital goods	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Cargo with Increased Value insurance	Agreed cargo value is the total insured under this insurance and all Increased Value insurances covering the loss; this policy's liability is proportional to its sum insured relative to that total.	cargo with Increased Value insurance	Policy-schedule.pdf Increased Value Clause, p.17 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: The agreed cargo value is deemed increased to the total amount insured under this and the covering Increased Value insurances. Position: Increased Value insurance is not established so far; apply this clause only if covering insurance is verified. (conditional) Position: Liability under this insurance is the proportion represented by its sum insured against that total amount insured. Position: Increased Value insurance is not established so far; apply this clause only if covering insurance is verified. (conditional) Position: The agreed cargo value is deemed increased to the total amount insured under this and the covering Increased Value insurances. Position: Increased Value insurance is not established so far; apply this clause only if covering insurance is verified. (conditional) Position: Liability under this insurance is the proportion represented by its sum insured against that total amount insured. Position: Increased Value insurance is not established so far; apply this clause only if covering insurance is verified. (conditional)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Cargo with Increased Value insurance	Agreed cargo value is the total insured under this insurance and all Increased Value insurances covering the loss; this policy's liability is proportional to its sum insured relative to that total.	cargo with Increased Value insurance	Policy-schedule.pdf Increased Value Clause, p.13 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Deems agreed cargo value increased to the total amount insured under this insurance and all Increased Value insurances covering the loss. Position: No covering Increased Value insurance is established on the supplied facts; the clause operates if one is verified. (conditional) Position: Sets this insurance's liability at the proportion its sum insured bears to that total amount insured. Position: No covering Increased Value insurance is established on the supplied facts; the clause operates if one is verified. (conditional) Position: Deems agreed cargo value increased to the total amount insured under this insurance and all Increased Value insurances covering the loss. Position: No covering Increased Value insurance is established on the supplied facts; the clause operates if one is verified. (conditional) Position: Sets this insurance's liability at the proportion its sum insured bears to that total amount insured. Position: No covering Increased Value insurance is established on the supplied facts; the clause operates if one is verified. (conditional)
Basis of valuation Constructive Total Loss	Recoverable only upon reasonable abandonment where actual total loss appears unavoidable or the cost of recovery, reconditioning and forwarding to the insured destination would exceed value on arrival.	constructive total loss	Policy-schedule.pdf Constructive Total Loss Clause, p.17 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Constructive Total Loss	Recoverable only upon reasonable abandonment where actual total loss appears unavoidable or the cost of recovery, reconditioning and forwarding to the insured destination would exceed value on arrival.	constructive total loss	Policy-schedule.pdf Constructive Total Loss Clause, p.13 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Basis of valuation Container	Depreciated market value	Container	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Customs duty on cargo	Pays the same percentage of duty payable, excluding charges and expenses, as is paid on the cargo; the insured increased value arises from payment of customs duty at the destination.		Policy-schedule.pdf "DUTY" INSURANCE COVER CLAUSE, p.38 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Grants insurance on cargo value increased by payment of Customs Duty at destination when the specified Schedule endorsement applies. Position: No destination Customs Duty component is established for this claim, so there is presently no identified increased value to settle under this clause. (unknown) Position: Pays the same percentage of duty payable as may be paid on the cargo, excluding charges and expenses. Position: No destination Customs Duty component is established for this claim, so there is presently no identified increased value to settle under this clause. (unknown) Position: Grants insurance on cargo value increased by payment of Customs Duty at destination when the specified Schedule endorsement applies. Position: No destination Customs Duty component is established for this claim, so there is presently no identified increased value to settle under this clause. (unknown) Position: Pays the same percentage of duty payable as may be paid on the cargo, excluding charges and expenses. Position: No destination Customs Duty component is established for this claim, so there is presently no identified increased value to settle under this clause. (unknown)
Basis of valuation Deemed Duty	Deemed Duty	Deemed Duty	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Domestic purchases and/or Sales	Invoice value + freight (if not included in invoice) + 10%	Domestic purchases and/or Sales	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)
Basis of valuation Duty	Duty at actuals as per attached Import Duty Insurance Clause	Duty	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)
Basis of valuation Duty claim	Claims are payable on the basis of actual duty paid or the sum insured, whichever is less.	Duty Insurance Cover	Policy-schedule.pdf Untitled Clause, p.38 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Basis of valuation Duty claim — rebates or refunds	Credit is given for any allowable rebate or refund of duty when calculating the recoverable claim.	Duty Insurance Cover	Policy-schedule.pdf Untitled Clause, p.38 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Basis of valuation Export	INCOTerms + freight + 10%	Export	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)
Basis of valuation Export Sales	CIF + 10%	Export Sales	Policy-schedule.pdf Export Sales, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Export War and SRCC	CIF + 10%	Export War and SRCC	Policy-schedule.pdf Export War and SRCC, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings
Basis of valuation Import	INCOTerms + freight + 10%	Import	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)
Basis of valuation Import Purchase	Incoterms + Freight + Duty + 10%	Import Purchase	Policy-schedule.pdf Import Purchase, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings
Basis of valuation Import duty	Covered at actuals.	Import duty	Policy-schedule.pdf import duty, p.5 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Increased Value insurance	Agreed cargo value equals the amounts insured under primary and all Increased Value insurances covering the loss; this policy's liability is proportional to its sum insured relative to that total.	Increased Value insurance	Policy-schedule.pdf Increased Value Clause, p.17 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Agreed cargo value is deemed equal to the amount insured under the primary and stated Increased Value insurances. Position: The supplied facts do not establish that this insurance is on Increased Value; the clause operates if that status is verified. (conditional) Position: Liability under this insurance is the proportion represented by its sum insured against the total amount insured. Position: The supplied facts do not establish that this insurance is on Increased Value; the clause operates if that status is verified. (conditional) Position: Agreed cargo value is deemed equal to the amount insured under the primary and stated Increased Value insurances. Position: The supplied facts do not establish that this insurance is on Increased Value; the clause operates if that status is verified. (conditional) Position: Liability under this insurance is the proportion represented by its sum insured against the total amount insured. Position: The supplied facts do not establish that this insurance is on Increased Value; the clause operates if that status is verified. (conditional)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Increased Value insurance	Agreed cargo value equals the total insured under primary and all Increased Value insurances covering the loss; this policy's liability is proportional to its sum insured relative to that total.	Increased Value insurance	Policy-schedule.pdf Increased Value Clause, p.13 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Deems agreed cargo value equal to the total insured under primary and applicable Increased Value insurances. Position: Treat Increased Value status as unproved. (conditional) Position: Sets this insurance's liability at the proportion its sum insured bears to that total amount insured. Position: Treat Increased Value status as unproved. (conditional) Position: Requires the Assured, in the event of a claim, to provide evidence of amounts insured under all other insurances. Position: Treat Increased Value status as unproved. (conditional) Position: Deems agreed cargo value equal to the total insured under primary and applicable Increased Value insurances. Position: Treat Increased Value status as unproved. (conditional) Position: Sets this insurance's liability at the proportion its sum insured bears to that total amount insured. Position: Treat Increased Value status as unproved. (conditional) Position: Requires the Assured, in the event of a claim, to provide evidence of amounts insured under all other insurances. Position: Treat Increased Value status as unproved. (conditional)
Basis of valuation Indigenous Purchase	Invoice Value + 10%	Indigenous Purchase	Policy-schedule.pdf Indigenous Purchase, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings
Basis of valuation Indigenous SRCC	Invoice Value + 10%	Indigenous SRCC	Policy-schedule.pdf Indigenous SRCC, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Indigenous Sales	Invoice Value + 10%	Indigenous Sales	Policy-schedule.pdf Indigenous Sales, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Describes the Indigenous Sales transit leg, cargo and packing. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States Invoice Value+10% as the valuation basis. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: Sets a per-sending limit. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States the Indigenous Sales sum insured. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: Describes the Indigenous Sales transit leg, cargo and packing. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States Invoice Value+10% as the valuation basis. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: Sets a per-sending limit. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States the Indigenous Sales sum insured. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Insured machine parts	Replacement or repair cost of damaged part(s), plus forwarding and refitting charges if incurred; duty excluded unless full duty was insured, in which case additional duty loss is recoverable	Insured machine parts	Policy-schedule.pdf Institute Replacement clause, p.3 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Basis of valuation Inter unit transfer	Stock transfer value	Inter unit transfer	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)
Basis of valuation Job Work	Cost of goods + value additions, if any (printed as 'Cist if goods')	Job Work	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)
Basis of valuation Lost or damaged property or premises	At the Company's option, reinstatement, replacement or repair instead of payment for loss or damage; reinstatement expenditure is limited to the cost of reinstating the property as it was when the loss occurred and to its sum insured.	lost or damaged property or premises	Policy-schedule.pdf Indemnity, p.45, 46 extracted 2026-10-27	14. Typed extraction	Applied in the saved workings Position: The Company may settle by reinstatement, replacement or repair rather than payment, subject to what circumstances permit. (engaged) Position: Reinstatement expenditure cannot exceed the cost of reinstating the property as it was at the time of loss or the sum insured on it. (engaged) Position: The Company may settle by reinstatement, replacement or repair rather than payment, subject to what circumstances permit. (engaged) Position: Reinstatement expenditure cannot exceed the cost of reinstating the property as it was at the time of loss or the sum insured on it. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Non-repairable damage to insured property	Proportionate Sum Insured for the item damaged		Policy-schedule.pdf BASIS OF ASSESSMENT OF CLAIM, p.37 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Damage that is not repairable is assessed at the proportionate Sum Insured for the damaged item. Position: Broken ware may qualify, but the supplied facts do not identify which damaged items, if any, are not repairable. (conditional) Position: Damage that is not repairable is assessed at the proportionate Sum Insured for the damaged item. Position: Broken ware may qualify, but the supplied facts do not identify which damaged items, if any, are not repairable. (conditional)
Basis of valuation Non-repairable damage to insured property	Proportionate Sum Insured for the item damaged		Policy-schedule.pdf Basis of assessment, p.41 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged) Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Non-repairable damage to insured property	Proportionate Sum Insured for the item damaged		Policy-schedule.pdf Basis of assessment of claims, p.38, 39 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged) Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Partial non-delivery	Proportionate amount of the Sum Insured		Policy-schedule.pdf Basis of assessment of claims, p.38, 39 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged) Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged)
Basis of valuation Partial non-delivery	Proportionate amount of the Sum Insured		Policy-schedule.pdf Basis of assessment, p.41 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged) Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged)
Basis of valuation Partial non-delivery	Proportionate amount of the Sum Insured		Policy-schedule.pdf BASIS OF ASSESSMENT OF CLAIM, p.36 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: For partial non-delivery, the basis of assessment is the proportionate amount of the Sum Insured. (engaged) Position: For partial non-delivery, the basis of assessment is the proportionate amount of the Sum Insured. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Partial non-delivery	Proportionate amount of the Sum Insured		Policy-schedule.pdf BASIS OF ASSESSMENT OF CLAIM, p.37 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: For partial non-delivery, the assessment basis is a proportionate amount of the Sum Insured. (engaged) Position: For partial non-delivery, the assessment basis is a proportionate amount of the Sum Insured. (engaged)
Basis of valuation Parts of an insured machine	Cost of replacement or repair of the damaged part or parts plus forwarding and refitting charges, if incurred. Duty is excluded unless full duty is included in the insured amount; liability cannot exceed the insured value of the complete machine.	insured machine parts	Policy-schedule.pdf Institute Replacement clause, p.44 extracted 2026-10-27	8. Typed extraction	Term known; its application is not yet resolved Position: Recovery is based on replacement or repair of damaged parts plus incurred forwarding and refitting charges; duty is excluded unless full duty is insured, when loss from payment of additional duty is recoverable. (unknown) Position: The Company's liability cannot exceed the insured value of the complete machine. (unknown) Position: Recovery is based on replacement or repair of damaged parts plus incurred forwarding and refitting charges; duty is excluded unless full duty is insured, when loss from payment of additional duty is recoverable. (unknown) Position: The Company's liability cannot exceed the insured value of the complete machine. (unknown)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Property at time of loss or destruction	Value of the property at the time of loss or destruction, or the amount of damage, as provided under the policy.	Property	Policy-schedule.pdf 1.1, p.7 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: The insurer agrees to pay or make good an admissible property loss or damage as provided under the policy. Position: The recorded damage and shortage support a prima facie property claim; payment and the stated measurement remain subject to admissibility and the insured's interest at loss. (conditional) Position: Loss or destruction is measured by property value at the time it happened, and damage by its amount. Position: The recorded damage and shortage support a prima facie property claim; payment and the stated measurement remain subject to admissibility and the insured's interest at loss. (conditional) Position: The insurer agrees to pay or make good an admissible property loss or damage as provided under the policy. Position: The recorded damage and shortage support a prima facie property claim; payment and the stated measurement remain subject to admissibility and the insured's interest at loss. (conditional) Position: Loss or destruction is measured by property value at the time it happened, and damage by its amount. Position: The recorded damage and shortage support a prima facie property claim; payment and the stated measurement remain subject to admissibility and the insured's interest at loss. (conditional)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Property at time of loss or destruction	Value of the property at the time of loss or destruction, or the amount of damage, as provided under the policy.	Property	Policy-schedule.pdf 1.1, p.8, 9 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: The insurer agrees to pay or make good an admissible property loss or damage as provided under the policy. Position: The recorded damage and shortage support a prima facie property claim; this repeated wording does not independently establish admissibility or a second recovery. (conditional) Position: Loss or destruction is measured by property value at the time it happened, and damage by its amount. Position: The recorded damage and shortage support a prima facie property claim; this repeated wording does not independently establish admissibility or a second recovery. (conditional) Position: The insurer agrees to pay or make good an admissible property loss or damage as provided under the policy. Position: The recorded damage and shortage support a prima facie property claim; this repeated wording does not independently establish admissibility or a second recovery. (conditional) Position: Loss or destruction is measured by property value at the time it happened, and damage by its amount. Position: The recorded damage and shortage support a prima facie property claim; this repeated wording does not independently establish admissibility or a second recovery. (conditional)
Basis of valuation Purchase returns	Current market value or purchase value, whichever is lower, including freight, packing or similar transit costs	Purchase returns	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Repairable damage to insured property	Full cost of repairs if the Sum Insured is adequate; otherwise settlement in the proportion that the Sum Insured bears to the full insurable value.		Policy-schedule.pdf Basis of assessment of claims, p.38, 39 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged) Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged)
Basis of valuation Repairable damage to insured property	Full cost of repairs if the Sum Insured is adequate; otherwise settlement in the proportion that the Sum Insured bears to the full insurable value.		Policy-schedule.pdf Basis of assessment, p.41 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged) Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Repairable damage to insured property	Cost of repairs in full if the Sum Insured is adequate; otherwise subject to Condition of Average.		Policy-schedule.pdf BASIS OF ASSESSMENT OF CLAIM, p.37 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Repairable damage is assessed at the full cost of repairs if the Sum Insured is adequate; otherwise settlement is subject to the Condition of Average. Position: Apply the repair-cost rule only to damage shown to be repairable; do not treat the missing boxes as repairs. (conditional) Position: Repairable damage is assessed at the full cost of repairs if the Sum Insured is adequate; otherwise settlement is subject to the Condition of Average. Position: Apply the repair-cost rule only to damage shown to be repairable; do not treat the missing boxes as repairs. (conditional)
Basis of valuation Sales returns	Current market value or purchase value, whichever is lower; wording truncates after 'whichever'	Sales returns	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)
Basis of valuation Second-hand goods	The proportion of repair or replacement cost plus forwarding and refitting charges, if incurred, that the insured value bears to the present cost of new goods. The consignment is insured for market value on an 'as is where is' basis.	second-hand goods	Policy-schedule.pdf Replacement Clause for second hand goods, p.44 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: For lost or damaged second-hand goods, pays the stated proportion of repair or replacement cost plus incurred forwarding and refitting charges. (unknown) Position: For lost or damaged second-hand goods, pays the stated proportion of repair or replacement cost plus incurred forwarding and refitting charges. (unknown)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Second-hand machinery parts	Repair or replacement cost of damaged parts, with settlement in the proportion that the machine's insured value bears to the current market value of a similar machine	Second-hand machinery parts	Policy-schedule.pdf Second Hand Machinery Replacement Clause, p.4 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Basis of valuation Shortage	Proportionate Sum Insured		Policy-schedule.pdf Basis of assessment, p.41 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged) Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged)
Basis of valuation Shortage	Proportionate Sum Insured		Policy-schedule.pdf BASIS OF ASSESSMENT OF CLAIM, p.37 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: For shortage, the assessment basis is a proportionate Sum Insured. (engaged) Position: For shortage, the assessment basis is a proportionate Sum Insured. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Shortage	Proportionate Sum Insured		Policy-schedule.pdf Basis of assessment of claims, p.38, 39 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged) Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged)
Basis of valuation Stock transfer/inter depot movement	Stock transfer value	Stock transfer/inter depot movement	Policy-schedule.pdf Basis of valuation, p.2 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged) Position: Sets different valuation bases for the listed movements and types of goods, including stated uplifts, duty at actuals and market or depreciated values. (engaged)
Basis of valuation Total loss or non- delivery of entire insured property	Sum Insured		Policy-schedule.pdf BASIS OF ASSESSMENT OF CLAIM, p.37 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Basis of valuation Total loss or non-delivery of entire insured property	Sum Insured		Policy-schedule.pdf Basis of assessment of claims, p.38, 39 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged) Position: Assess total loss or entire nondelivery at the sum insured, partial nondelivery or shortage proportionately, repairable damage at repair cost, and nonrepairable damage at the proportionate sum insured for the item. (engaged) Position: If the sum insured is inadequate for repairable damage, settle in the proportion that it bears to full insurable value. (engaged)
Basis of valuation Total loss or non-delivery of entire insured property	Sum Insured		Policy-schedule.pdf Basis of assessment, p.41 extracted 2026-10-27	Typed extraction	Considered by a finding; not applied as a figure in this version Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged) Position: Sets the assessment basis for total loss, non-delivery, shortage and damage by reference to the Sum Insured. (engaged)
Basis of valuation Total loss or non-delivery of entire insured property	Sum Insured		Policy-schedule.pdf BASIS OF ASSESSMENT OF CLAIM, p.36 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Basis of valuation Used Machinery and Spares	Depreciated market value of the machines on the date of loss/accident; consignment insured at market value on an as-is-where-is basis	Used Machinery and Spares	Policy-schedule.pdf Second Hand Machinery Replacement Clause, p.4 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Co-insurance Cash call for claims exceeding 5 crores	For a claim valued at more than 5 crores, the lead insurer may immediately demand a cash call, and the following coinsurer shall pay its proportionate share of the loss.	claims exceeding 5 crores	Policy-schedule.pdf 3.10, p.9, 10 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Co-insurance Cholamandalam - Follower	20% coinsurance share; follower.		Policy-schedule.pdf Coinsurance Schedule:, p.8, 9 extracted 2026-10-27 2.	Typed extraction	Considered by a finding; not applied as a figure in this version Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged) Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged)
Co-insurance Cholamandalam - Follower	20% coinsurance share; follower.		Policy-schedule.pdf Coinsurance Schedule:, p.7 extracted 2026-10-27 2.	Typed extraction	Applied in the saved workings Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged) Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged)
Co-insurance Insurer B - Follower	20% coinsurance share; follower.		Policy-schedule.pdf Coinsurance Details, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Co-insurance Following coinsurers' share of loss	Where the lead insurer pays 100% of the assessed loss, following coinsurers shall remit their shares within a maximum of 21 days after the lead insurer's demand; the lead insurer's declaration of the claim and amount is sufficient for remittance.	assessed loss	Policy-schedule.pdf 3.11, p.9, 10 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: This reimbursement arrangement applies where the lead insurer has paid the whole assessed loss. Position: If that payment was the whole assessed loss, the followers' reimbursement arrangement applies; the 21 days runs only from the leader's demand. (conditional) Position: Following coinsurers must remit their shares within the stated period after demand, for which the lead insurer's declaration is sufficient. Position: If that payment was the whole assessed loss, the followers' reimbursement arrangement applies; the 21 days runs only from the leader's demand. (conditional) Position: This reimbursement arrangement applies where the lead insurer has paid the whole assessed loss. Position: If that payment was the whole assessed loss, the followers' reimbursement arrangement applies; the 21 days runs only from the leader's demand. (conditional) Position: Following coinsurers must remit their shares within the stated period after demand, for which the lead insurer's declaration is sufficient. Position: If that payment was the whole assessed loss, the followers' reimbursement arrangement applies; the 21 days runs only from the leader's demand. (conditional)

Term	Stated value	Scope	Source	Record	Treatment in this version
Co-insurance Insurer A - Leader	40% coinsurance share; leader.		Policy-schedule.pdf Coinsurance Schedule:, p.7 extracted 2026-10-27 2.	Typed extraction	Applied in the saved workings Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged) Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged)
Co-insurance Insurer A - Leader	40% coinsurance share; leader.		Policy-schedule.pdf Coinsurance Schedule:, p.8, 9 extracted 2026-10-27 2.	Typed extraction	Applied in the saved workings Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged) Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged)
Co-insurance Insurer A - Leader	40% coinsurance share; leader.		Policy-schedule.pdf Coinsurance Details, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings
Co-insurance Royal Sundaram - Follower	40% coinsurance share; follower.		Policy-schedule.pdf Coinsurance Schedule:, p.7 extracted 2026-10-27 2.	Typed extraction	Applied in the saved workings Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged) Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged)

Term	Stated value	Scope	Source	Record	Treatment in this version
Co-insurance Royal Sundaram - Follower	40% coinsurance share; follower.		Policy-schedule.pdf Coinsurance Schedule:, p.8, 9 extracted 2026-10-27	2. Typed extraction	Applied in the saved workings Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged) Position: The coinsurance schedule names Insurer A as leader with a 40% share, Royal Sundaram as follower with a 40% share, and Cholamandalam as follower with a 20% share. (engaged)
Co-insurance Insurer C - Follower	40% coinsurance share; follower.		Policy-schedule.pdf Coinsurance Details, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings
Co-insurance Unreplaced withdrawing coinsurer's share	The insured must arrange an alternative insurer for a withdrawing coinsurer's full share; otherwise the insured is its own insurer for any share not taken up.		Policy-schedule.pdf Untitled Clause, p.9, 10 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Withdrawal during the policy is available on the stated notice only for the specified increase in sum insured or change in agreed cover terms. Position: Do not assign an unreplaced risk share to the insured on the present record. (conditional) Position: If the vacated risk share is not fully replaced, the insured is its own insurer for the unreplaced share. Position: Do not assign an unreplaced risk share to the insured on the present record. (conditional) Position: Withdrawal during the policy is available on the stated notice only for the specified increase in sum insured or change in agreed cover terms. Position: Do not assign an unreplaced risk share to the insured on the present record. (conditional) Position: If the vacated risk share is not fully replaced, the insured is its own insurer for the unreplaced share. Position: Do not assign an unreplaced risk share to the insured on the present record. (conditional)

Term	Stated value	Scope	Source	Record	Treatment in this version
Excess / deductible Excess - consignment	0.5% of consignment value, subject to a minimum of INR 5,000	Consignment	Policy-schedule.pdf Excess, p.1 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Applies an excess of 0.5 % of consignment value, subject to a minimum of INR 5000. (engaged) Position: Applies an excess of 0.5 % of consignment value, subject to a minimum of INR 5000. (engaged)
Sum insured Sum Insured - Export Sales	INR 1,870,015,207.00	Export Sales	Policy-schedule.pdf Export Sales, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Sum insured Sum Insured - Export War and SRCC	INR 1,870,015,207.00	Export War and SRCC	Policy-schedule.pdf Export War and SRCC, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Sum insured Sum Insured - Import Purchase	INR 5,601,696,098.00	Import Purchase	Policy-schedule.pdf Import Purchase, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Sum insured Sum Insured - Indigenous Purchase	INR 7,129,431,397.00	Indigenous Purchase	Policy-schedule.pdf Indigenous Purchase, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Sum insured Sum Insured - Indigenous SRCC	INR 12,501,900,000.00	Indigenous SRCC	Policy-schedule.pdf Indigenous SRCC, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Sum insured Sum Insured - Indigenous Sales	INR 12,501,900,000.00	Indigenous Sales	Policy-schedule.pdf Indigenous Sales, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Describes the Indigenous Sales transit leg, cargo and packing. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States Invoice Value+10% as the valuation basis. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: Sets a per-sending limit. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States the Indigenous Sales sum insured. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: Describes the Indigenous Sales transit leg, cargo and packing. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States Invoice Value+10% as the valuation basis. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: Sets a per-sending limit. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States the Indigenous Sales sum insured. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional)

Term	Stated value	Scope	Source	Record	Treatment in this version
Settlement limitation Absence of Damage Certificate - claim above Rs. 1,00,000	Claims above Rs. 1,00,000 settled on a non-standard basis at 85% of net assessed loss in the absence of a damage certificate	net assessed loss	Policy-schedule.pdf Absence of Damage Certificate, p.2 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Settlement limitation Absence of Damage Certificate - net assessed loss up to Rs. 1,00,000	Claims with net assessed loss up to Rs. 1,00,000 settled at 100% in the absence of a damage certificate	net assessed loss	Policy-schedule.pdf Absence of Damage Certificate, p.2 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Settlement limitation Absence of Final Closure report - theft claims above Rs. 1,00,000	Theft claims with net assessed loss above Rs. 1,00,000 settled at 85% in the absence of a Final Closure report	net assessed loss; Theft	Policy-schedule.pdf First & Final Information/Closure Report (Theft Claims), p.2 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Settlement limitation Consignment note issued by a private carrier or freight broker	Insurer's liability is limited to 75% of the assessed loss where the consignment note is issued by a private carrier, other than a vehicle belonging to the owner of the goods, or by a freight broker. This warranty does not apply where the loss or damage occurred while the goods were not in the carrier's custody.	assessed loss	Policy-schedule.pdf PRIVATE CARRIERS WARRANTY, p.48, 49 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Limits the insurer's liability to 75 % of assessed loss in the specified consignment-note, carrier, own-vehicle or recovery-rights circumstances. (unknown) Position: Limits the insurer's liability to 75 % of assessed loss in the specified consignment-note, carrier, own-vehicle or recovery-rights circumstances. (unknown)
Settlement limitation Consignment note limiting carrier liability by special contract	Insurer's liability is limited to 75% of the assessed loss where the consignment note limits carrier liability by special contract signed by the consignor, consignee or authorised representative or agent. This warranty does not apply where the loss or damage occurred while the goods were not in the carrier's custody.	assessed loss	Policy-schedule.pdf PRIVATE CARRIERS WARRANTY, p.48, 49 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Limits the insurer's liability to 75 % of assessed loss in the specified consignment-note, carrier, own-vehicle or recovery-rights circumstances. (unknown) Position: Limits the insurer's liability to 75 % of assessed loss in the specified consignment-note, carrier, own-vehicle or recovery-rights circumstances. (unknown)
Settlement limitation Damage certificate waiver - Certificate of Facts and carrier claim	Claims with net assessed loss up to Rs. 1,00,000 settled at 100% in the absence of a damage certificate, subject to a Certificate of Facts being available and a monetary claim lodged on carriers	net assessed loss	Policy-schedule.pdf Damage certificate waiver, p.2 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Settlement limitation Goods transported in insured's own vehicle	Insurer's liability is limited to 75% of the assessed loss where goods are transported in the insured's own vehicle. This warranty does not apply where the loss or damage occurred while the goods were not in the carrier's custody.	assessed loss	Policy-schedule.pdf PRIVATE CARRIERS WARRANTY, p.48, 49 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Limits the insurer's liability to 75 % of assessed loss in the specified consignment-note, carrier, own-vehicle or recovery-rights circumstances. (unknown) Position: Limits the insurer's liability to 75 % of assessed loss in the specified consignment-note, carrier, own-vehicle or recovery-rights circumstances. (unknown)
Settlement limitation Recovery rights not protected by the consignee	Insurer's liability is limited to 75% of the assessed loss wherever the consignee has not protected recovery rights. This warranty does not apply where the loss or damage occurred while the goods were not in the carrier's custody.	assessed loss	Policy-schedule.pdf PRIVATE CARRIERS WARRANTY, p.48, 49 extracted 2026-10-27	Typed extraction	Term known; its application is not yet resolved Position: Limits the insurer's liability to 75 % of assessed loss in the specified consignment-note, carrier, own-vehicle or recovery-rights circumstances. (unknown) Position: Limits the insurer's liability to 75 % of assessed loss in the specified consignment-note, carrier, own-vehicle or recovery-rights circumstances. (unknown)
Limit Debris Removal Clause - value of damaged subject matter removed	Insurer liable for no more than 10% of the value of the damaged subject matter removed	Debris removal	Policy-schedule.pdf Debris Removal Clause, p.3 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Limit Limit Per Location	Rs. 100,000,000.00	Per Location	Policy-schedule.pdf Limit Per Location, p.1 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Sets a Limit Per Location of Rs. Position: Treat the per-location limit as unresolved for this transit loss; do not apply a figure here. (unknown) Position: Sets a Limit Per Location of Rs. Position: Treat the per-location limit as unresolved for this transit loss; do not apply a figure here. (unknown)

Term	Stated value	Scope	Source	Record	Treatment in this version
Limit Limit per Sending PSL	Insurer's liability for any one accident or series of accidents from the same event shall not exceed the amount specified in the policy schedule.	Shipment	Policy-schedule.pdf Limit per Sending PSL, p.4 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Applies the scheduled per-sending liability cap to an accident or same-event series. (engaged) Position: Makes the insured self-insurer for excess shipment value and applies average to partial losses unless prior notice and suitable amendments have been made. (engaged) Position: Applies the scheduled per-sending liability cap to an accident or same-event series. (engaged) Position: Makes the insured self-insurer for excess shipment value and applies average to partial losses unless prior notice and suitable amendments have been made. (engaged)
Limit Limit per location PLL	Company's liability for any one accident or series of accidents from the same event at any one location shall not exceed the amount specified in the policy schedule.	Shipments accumulated at any one location	Policy-schedule.pdf Limit per location PLL, p.4 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Applies the scheduled location cap to liability for an accident or same-event series at one location. (engaged) Position: Applies average to above-limit accumulations at claim time unless the stated prior notice and policy amendments have been made. (engaged) Position: Applies the scheduled location cap to liability for an accident or same-event series at one location. (engaged) Position: Applies average to above-limit accumulations at claim time unless the stated prior notice and policy amendments have been made. (engaged)
Limit Per Sending Limit - Export Sales	INR 100,000,000.00	Export Sales	Policy-schedule.pdf Export Sales, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Limit Per Sending Limit - Export War and SRCC	INR 100,000,000.00	Export War and SRCC	Policy-schedule.pdf Export War and SRCC, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Limit Per Sending Limit - Import Purchase	INR 100,000,000.00	Import Purchase	Policy-schedule.pdf Import Purchase, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Limit Per Sending Limit - Indigenous Purchase	INR 100,000,000.00	Indigenous Purchase	Policy-schedule.pdf Indigenous Purchase, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment
Limit Per Sending Limit - Indigenous SRCC	INR 100,000,000.00	Indigenous SRCC	Policy-schedule.pdf Indigenous SRCC, p.6 extracted 2026-10-27	Typed extraction	On record; not referred to by this assessment

Term	Stated value	Scope	Source	Record	Treatment in this version
Limit Per Sending Limit - Indigenous Sales	INR 100,000,000.00	Indigenous Sales	Policy-schedule.pdf Indigenous Sales, p.6 extracted 2026-10-27	Typed extraction	Applied in the saved workings Position: Describes the Indigenous Sales transit leg, cargo and packing. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States Invoice Value+10% as the valuation basis. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: Sets a per-sending limit. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States the Indigenous Sales sum insured. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: Describes the Indigenous Sales transit leg, cargo and packing. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States Invoice Value+10% as the valuation basis. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: Sets a per-sending limit. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional) Position: States the Indigenous Sales sum insured. Position: Treat Indigenous Sales as the likely group, subject to confirmation that this consignment's original packing was Standard & Customary. (conditional)

E. Open points before the assessment can be finalised

#	Point	Why it matters	Next action	Owner	Affects
1	The claim statement (Claim-statement.xlsx): Damage (contents): The surveyor's note (Inspection-C.jpg) records damaged packing, while the pricing sheet () itemises damaged boxes without establishing the condition and recoverable value of all their contents.	Position taken: The pricing sheet (Joint-inspection-page-2.pdf) supports an itemised, conditional damaged-ware working, not a finding that every item inside the affected boxes lost its full value. Alternative: Retain the damaged-ware working conditionally, then value only contents established as unsound, net of recoveries. (INR 32,577.50).	Final item-level segregation report, breakage inventory and disposition records.	Assessment	Total Cost
2	The claim statement (Claim-statement.xlsx): Overlap (packing): The ware-loss rows must not also be valued as goods under the claim form (Claim-statement.xlsx) packing-material head or as shortage.	Position taken: Keep ware damage distinct from packing-only damage and shortage; no box may supply a second goods recovery under the packing-material head.	Itemised cross-head box reconciliation identifying contents and separately incurred repacking costs.	Assessment	Total Cost
3	The claim statement (Claim-statement.xlsx): Labour (work): The bill alone does not establish the completed work, payment or allocation to qualifying damaged packing.	Position taken: The expense bill supports a billed labour charge, conditional on completed, qualifying work, incurrence and reasonable pricing. Alternative: Carry the matched labour charge conditionally if the work and payment records substantiate it without duplication. (INR 30,518.00).	Signed attendance, work-completion and payment records reconciled to the expense bill and the handled boxes.	Assessment	Handling & Re Packing Charge of Worker
4	The claim statement (Claim-statement.xlsx): Tax (recoverability): The invoices and the ledger do not by themselves establish the final input-credit and reversal position for these goods.	Position taken: The goods-tax addition remains conditional; the invoices and the ledger do not establish tax ultimately borne by the insured. Alternative: Remove the conditional goods-tax addition to the extent input credit is available or the tax is reversed. (INR 8,517.61).	Relevant GST returns, credit notes and ledger reconciliation for the assessed goods.	Assessment	GST 18%
5	The claim statement (Claim-statement.xlsx): Valuation (base): The claim form (Claim-statement.xlsx)'s stated uplift base is not a goods-head subtotal, and the final tax-inclusive invoice value eligible under the limit of liability remains unresolved.	Position taken: A domestic-sales valuation uplift is offered by the policy provisions, but the present uplift working remains conditional because its eligible goods base and tax treatment are unverified. Alternative: Retain the computed uplift only if the sending qualifies and its eligible invoice-value base is established; otherwise recalculate it on that base. (INR 5,525.99).	Part I schedule, sending declaration and invoice/GST reconciliation.	Assessment	Add (CIF+10%) Basic of Valuation

#	Point	Why it matters	Next action	Owner	Affects
6	The claim statement (Claim-statement.xlsx): Valuation (salvage order): The listed valuation wording does not settle whether any applicable salvage credit precedes this uplift.	No position on the record: The supplied valuation clauses authorise an uplift but do not settle its order relative to salvage; the proposed credit is itself not realised or allocated.	Complete operative valuation and salvage wording, together with the disposal record identifying the credit.	Claimant	Add (CIF+10%) Basic of Valuation
7	The claim statement (Claim-statement.xlsx): Excess (consignment value): The applicable declared consignment value and its tax and freight components are not established by the claim footer.	Position taken: The excess governs one excess for this sending; the minimum-based working is provisional because the declared consignment value is unknown. The different excess printed on the claim footer is not the policy term. Alternative: Recalculate the policy excess on the established consignment value if its percentage limb exceeds the provisional minimum-based deduction. (INR -5,000.00).	Sending declaration, applicable schedule and reconciled invoices.	Assessment	Excess: 1% of consignment value subject to a minimum of Rs. 7500/- each and every claim
8	The claim statement (Claim-statement.xlsx): Payment (balance): The statement refers to payment, but this method decision does not establish the amount still outstanding.	No position on the record: The statement refers to payment without establishing a verified receipt or outstanding amount; an advance cannot reduce gross assessed liability.	Reconciliation of the statement with insurer remittance and claimant-receipt records.	Claimant	Excess: 1% of consignment value subject to a minimum of Rs. 7500/- each and every claim
9	The claim statement (Claim-statement.xlsx): Freight (forward): Does the invoice (Forward Freight Bill.pdf) represent an additional covered charge, or freight already included in the invoiced sale value?	Position taken: The invoice (Forward Freight Bill.pdf) is part of the matched freight billing, but its status as an additional covered charge is unproved.	Paid outward-freight record, governing sale or carriage terms and invoice-value reconciliation.	Assessment	Inward/ Out ward Transit Freight Charges
10	The claim statement (Claim-statement.xlsx): Freight (return): Why were goods returned towards who paid the invoice (Return Freight Bill.pdf), and what covered purpose did that journey serve?	Position taken: The invoice (Return Freight Bill.pdf) is billed as return freight, but neither insured incurrence nor a qualifying repacking, mitigation or forwarding purpose is established.	Paid return-freight record, movement records and repacking or forwarding instructions.	Assessment	Inward/ Out ward Transit Freight Charges

#	Point	Why it matters	Next action	Owner	Affects
11	The claim statement (Claim-statement.xlsx): Freight (overlap): Could either freight charge also be included in goods valuation or another expense head?	Position taken: The matched combined freight working must remain conditional against duplication with invoice value or another expense head. Alternative: Reduce the conditional combined freight working by any charge already valued elsewhere. (INR 1,14,300.00).	Reconciliation of invoice valuation and assessed expense heads against both freight bills.	Assessment	Inward/ Out ward Transit Freight Charges
12	The claim statement (Claim-statement.xlsx): Salvage (realisation): The value, custody, ownership and disposal of any recoverable goods are unverified.	No position on the record: The claim form (Claim-statement.xlsx) supplies only a notional credit; it does not establish recoverable goods, their ownership or a realised value.	Custody and disposal record with sale invoice or accepted bid.	Claimant	Less: Notional Salvage@
13	The claim statement (Claim-statement.xlsx): Salvage (allocation): The claim form (Claim-statement.xlsx) does not allocate its notional credit among the short, damaged-ware and packing heads.	No position on the record: The claim form (Claim-statement.xlsx) does not allocate its notional credit among shortage, damaged ware and replacement packing; a pro-rata allocation is not evidence of origin.	Salvage inventory and disposal record reconciled to the final survey and assessed heads.	Claimant	Less: Notional Salvage@
14	The claim statement (Claim-statement.xlsx): Packing (quantity): The claim form (Claim-statement.xlsx) claims materials across its remaining packs, while the surveyor's note (Inspection-A.pdf) records damaged packing and the delivery challan separately records goods-damaged boxes; the packs actually repacked are not identified row by row.	Position taken: The claim form (Claim-statement.xlsx)'s claimed pack count is a conditional materials working, not evidence that each claimed pack was repacked. Alternative: Value replacement materials only for packs shown by the issue and repacking record to have required them. (INR 1,57,426.90).	Itemised repacking or materials-issue record reconciled to the inspection and return records.	Assessment	Total Cost of Packing Malt Damage M/Box With Inner Box
15	The claim statement (Claim-statement.xlsx): Packing (cost): The pricing sheet (BOM Sheet for rate verification (xlsx)) provides rates, not evidence that the claimant incurred the stated material costs.	Position taken: The pricing sheet (BOM Sheet for rate verification (xlsx)) supports proposed material rates, not an incurred or payable replacement-material expense. Alternative: Carry the rate-sheet materials working conditionally until incurred or payable costs are evidenced and tested for reasonableness. (INR 1,57,426.90).	Purchase invoices or stock-issue and cost records for the replacement materials.	Assessment	Total Cost of Packing Malt Damage M/Box With Inner Box
16	The claim statement (Claim-statement.xlsx): Packing (classification): The current plan totals this expense head as goods, which this group decision cannot correct.	Position taken: Reclassify qualifying replacement packaging as a conditional expense, not goods loss, and exclude it from goods-only tax and valuation-uplift bases. Alternative: Carry the materials working as a conditional expense under the insuring clause or, if its requirements are met, the insuring clause. (INR 1,57,426.90).	Corrected assessment plan showing the expense classification and adjustment bases.	Assessment	Total Cost of Packing Malt Damage M/Box With Inner Box

#	Point	Why it matters	Next action	Owner	Affects
17	The claim statement (Claim-statement.xlsx): Packing (overlap): Replacement packaging must not duplicate amounts in the claim form (Claim-statement.xlsx) damaged-ware or handling and repacking heads.	Position taken: Allow no second recovery for materials included in damaged-ware valuation or the handling and repacking charge.	Row-level allocation of replacement materials and labour against the damaged-ware and handling heads.	Assessment	Total Cost of Packing Malt Damage M/Box With Inner Box
18	The claim statement (Claim-statement.xlsx): Count (short): The surveyor's note (Inspection-A.pdf) records 8 short, while the surveyor's note (Inspection-B.jpg) and the itemised the pricing sheet (Joint-inspection-page-2.pdf)/the delivery challan inspection support 10; The stamped declaration combines damage and shortage, and the claim form (Monetary Claim Notice lodged on transporter with Acknow.pdf) states 454 packages rather than the transport document's 455.	Position taken: Carry the pricing sheet (Joint-inspection-page-2.pdf)'s itemised short-box allocation only conditionally: the earlier MOM separates sound, damaged and short categories, while the carrier certificate combines damage with shortage and cannot serve as a final short-box recount. Alternative: Retain the itemised shortage working pending a signed reconciliation; revise it if the earlier category count controls. (INR 14,742.55).	Receiver's itemised shortage certificate and signed reconciliation of the surveyor's note (Inspection-A.pdf), the surveyor's note (Inspection-B.jpg) and the pricing sheet (Joint-inspection-page-2.pdf)/the delivery challan, including the carrier-notice count.	Assessment	Total Cost of Short M/Box
19	The claim statement (Claim-statement.xlsx): Overlap (site): The cartons left at the accident site in the handwritten statement may be the boxes assessed here or may overlap another damaged-goods head.	Position taken: The handwritten statement's cartons left at the accident site cannot yet be allocated exclusively to shortage or damage, and no recovery from them is established.	Site inventory or disposal record and surveyor's cross-head allocation identifying contents and custody.	Assessment	Total Cost of Short M/Box
20	The claim statement (Claim-statement.xlsx): Valuation (short): The applicable declared sum insured per pack and insured interest are not established by the invoice rate alone.	Position taken: Invoice-derived pack rates support a conditional shortage working, but the bases of settlement require the applicable proportionate insured value, and the insured's interest remains unproved. Alternative: Retain the invoice-rate shortage working conditionally until the declared insured value and interest are established. (INR 14,742.55).	Sending declaration, applicable Part I schedule or certificate, and governing delivery terms.	Assessment	Total Cost of Short M/Box

#	Point	Why it matters	Next action	Owner	Affects
21	The claim statement (Claim-statement.xlsx): Finding (wrong method): The claim form (Claim-statement.xlsx) claims replacement packing materials, and the decision calls this expense, but the working uses the claim form () pack counts × the pricing sheet (BOM Sheet for rate verification (xlsx)) rate-sheet prices without an evidenced expense bill. The plan totals also place this head in goods rather than expenses. Rerun it as a conditional packing-material expense under the insuring clause or, if its requirements are met, the insuring clause; obtain the claimant-held purchase invoice or other evidence of an amount payable and correct its classification. (the figure stands conditionally)	Position taken: The packing-material working is misclassified as goods and lacks evidence of incurred cost; rerun it as a conditional expense rather than treating its rate-sheet result as established goods loss. Alternative: Use the existing materials figure only as a conditional expense under the insuring clause or qualifying the insuring clause. (INR 1,57,426.90).	Claimant-held purchase invoice or equivalent stock-issue and cost evidence, followed by a corrected assessment plan.	Assessment	Total Cost of Packing Malt Damage M/Box With Inner Box
22	The claim statement (Claim-statement.xlsx): Finding (other): For row 43 of the claim form (Claim-statement.xlsx), the pricing sheet (BOM Sheet for rate verification (xlsx)) component check gives 187.3074 per pack, while the working uses the pricing sheet (BOM Sheet for rate verification (xlsx))'s stated rate of 187.31. The rates may differ only because the stated rate was rounded, but the working does not resolve that before using it; qualify the rate pending the underlying pricing sheet (BOM Sheet for rate verification (xlsx)) costing or quote. (the figure stands conditionally)	Position taken: The identified the claim form (Claim-statement.xlsx) row's stated the pricing sheet (BOM Sheet for rate verification (xlsx)) rate and component-derived rate differ slightly; retain that row's rate only conditionally pending its source costing. Alternative: Correct the conditional materials working if the underlying costing does not support the stated rate. (INR 1,57,426.90).	Underlying the pricing sheet (BOM Sheet for rate verification (xlsx)) costing or supplier quote showing the component calculation and rounding.	Assessment	Total Cost of Packing Malt Damage M/Box With Inner Box

#	Point	Why it matters	Next action	Owner	Affects
23	The claim statement (Claim-statement.xlsx): Finding (double count): The conditions state the same coinsurance shares. This condition step repeats the leader's 40% allocation already applied by the insurer's share (40%) step; it is not a second deduction from the loss. Withhold this duplicate step. (step the insurer's share (40%) step is withheld from the assessed total) the condition repeats the same 40%, 40% and 20% coinsurance schedule as the condition, yet this step repeats a 40% deduction on the same entire base as the preceding share step and identifies no distinct insurer. It therefore supplies no basis for a second aggregate-claim deduction. Exclude this duplicate step; any follower allocation must instead be identified as that insurer's share of the single assessed liability. (step the insurer's share (40%) step is withheld from the assessed total) the condition repeats the same coinsurance schedule as the condition; this second unidentified 40% deduction has the same base and result as the preceding share step. Withhold it as a duplicate, rather than applying two clause copies as separate reductions; any allocation to another coinsurer must identify that insurer. (step the insurer's share (40%) step is withheld from the assessed total)	Position taken: Withhold the second coinsurance step. The conditions repeat the same several-insurer schedule, not separate deductions from aggregate liability.	Surveyor to decide	Assessment	

#	Point	Why it matters	Next action	Owner	Affects
24	The claim statement (Claim-statement.xlsx): Finding (quantity unsupported): The consignment-count reconciliation is unresolved: the transport document (date not supplied; carrier) lists 1, 8 and 446 boxes; the surveyor's note (Inspection-A.pdf) (1 July 2026; inspection) lists 396 sound, 51 damaged and 8 short boxes; the delivery challan (20 July 2026; joint inspection) labels 455 boxes 'Breakage + shortage' without that category split; the carrier's Damage Certificate (date not supplied) says 455 booked, 445 delivered and 10 damaged/short; and the driver's statement (date not supplied) says 445 cartons reloaded and 10 destroyed. These are outer-box or carton counts, not the contents counts: the listed cup rows use 12 contents per pack, while row #38 uses one set per pack, and carton-to-box identity remains unverified without the Packing List required by the condition precedent. The nearer-dated MOM controls the provisional consignment categories, while the pricing sheet (Joint-inspection-page-2.pdf)'s itemised inspection supports this head's 20 damaged packs; neither resolves the difference between 447 boxes recorded present by the MOM categories and 445 recorded delivered by the carrier. Keep the itemised working conditional, and obtain the receiver's signed delivery tally or shortage certificate, the surveyor's itemised inspection annexure, and the insured's Packing List to reconcile the categories and units. (the figure stands conditionally) The decision incorrectly describes the carrier's certificate as a final recount of short boxes: it reports 455 booked, 445 delivered and 10 *damaged/short*, without separating those classes. Count reconciliation: the transport document (carrier, date unstated) records 455 boxes across its three consignments; the surveyor's note (Inspection-A.pdf) (joint inspection, 1 July) records 396 sound, 51 damaged and 8 short boxes; the stamped declaration (carrier, date unstated) records the combined 10; the handwritten statement (driver, date unstated) says 445 cartons were reloaded and 10 were wholly damaged; the delivery challan (inspection, 20 July) allocates one short box to each of these ten rows. The earlier joint inspection supports 8 short at consignment level, whereas the later itemised JIR supports the row allocation; retain that allocation only conditionally, using the invoice pack contents shown in rows #0, #7, #19, #25, #30, #33, #34, #37, #44 and	Position taken: The consignment counts remain unreconciled. The transport document (carrier, undated) lists consignment boxes; the surveyor's note (Inspection-A.pdf) (joint inspection) separates sound, damaged and short boxes; the delivery challan (later joint inspection) gives an aggregate breakage-and-shortage label and item allocations; the carrier's undated Damage Certificate combines damaged and short units, while the undated driver statement describes reloaded and destroyed cartons. Use the nearer-dated MOM for provisional consignment categories and the pricing sheet () for conditional itemised damage and shortage workings, without equating contents to boxes. Alternative: Retain the later itemised shortage working conditionally, not as a carrier-certified final recount. (INR 14,742.55).	Receiver's signed delivery tally or itemised shortage certificate, signed inspection reconciliation and itemised annexure, and insured's Packing List.	Assessment	Total Cost Total Cost of Short M/Box

#	Point	Why it matters	Next action	Owner	Affects
25	The claim statement (Claim-statement.xlsx): Finding (input missing): The uplift step reduces its invoice-head base by a pro-rata allocation of 577.79 of the claim form () notional salvage, but no disposal or sale record identifies salvage attributable to those heads rather than the packing-material head. The policy provisions establish a valuation addition, not that salvage may be allocated to invoice rows by their assessed amounts. Keep this uplift step conditional until the insured supplies a disposal record identifying the retained or sold goods and the credit attributable to each head. (recorded on step the valuation addition of 10% step; the step stands conditionally) The tax step adds claimant-stated GST to taxable goods values, but the supplied record has no GST ledger or input-credit record establishing that this tax is irrecoverable. Keep the addition conditional pending the insured's GST ledger and credit or reversal records; do not assume either a credit or its absence. (recorded on step the GST 18% step; the step stands conditionally)	Position taken: Both the uplift's pro-rata salvage allocation and the goods-tax addition remain conditional: neither salvage attributable to the invoice heads nor irrecoverable GST is established.	Head-linked salvage inventory and disposal record, plus GST ledger, returns and credit or reversal records.	Assessment	
26	The claim statement (Claim-statement.xlsx): Finding (order): The condition states separate 40%, 40% and 20% insurer shares, whereas this step is expressed as a 40% share deduction on the entire assessed claim without naming its recipient. A coinsurer's allocation is not a reduction of the insured's aggregate assessed liability. Keep the step conditional as an insurer-specific allocation only, and identify its recipient and the treatment of the other scheduled shares. (recorded on step the insurer's share (40%) step; the step stands conditionally) the condition specifies three several coinsurer shares, but this step reduces the all-insurer assessment to an unidentified 40% share. Keep its calculated share only conditionally as an expressly identified insurer allocation, separate from total assessed liability; it is not a deduction from the claim owed by all coinsurers. (recorded on step the insurer's share (40%) step; the step stands conditionally)	Position taken: The condition supports several insurer allocations, not a deduction from all-insurer assessed liability. The recorded share adjustment can stand only as a conditional, expressly identified insurer-specific allocation.	Insurer-specific allocation and settlement working reconciled to the condition coinsurance schedule.	Assessment	

#	Point	Why it matters	Next action	Owner	Affects
27	The claim statement (Claim-statement.xlsx): Policy (grant): The insuring clause (grant) is unknown in the policy check: Refers the details of transit to Transit Details; this clause does not itself state a route. The consignment note records dispatch from and delivery destination. Because the referenced Transit Details have not been supplied, this clause alone cannot establish whether that route is the described transit. The condition precedent (grant) is unknown in the policy check: Pays charges incurred by the insured if the surveyor does not reach within the stated time after claim intimation. A virtual survey meeting is recorded on the accident date, but neither the time of claim intimation nor the time the surveyor reached the claim is supplied. The claimed freight and handling charges are not identified as detention charges, and no surveyor agreement to detention charges is shown. The insuring clause (grant) is open in the policy check: Pays replacement costs for original shipping packages arriving visibly damaged at final destination by an insured peril, where delivery to final customers in those packages is an established trade custom. The consignment had a destination and a recorded delivery date; its packing was found cut and torn, and the consignee's note calls for re-packing. Accident is the recorded cause, and the claim lists packing-material and repacking costs, but the sheet does not establish the stated trade custom, identify which costs replace original shipping packages, or settle whether the damage arose from a peril insured against. (37 further points of the same kind in the workbook)	Position taken: The reported road accident supports a prima facie physical cargo-loss claim during transit, with Indigenous Sales the likely group; this is a conditional position, not a finding that every claimed item is covered. interest at loss, the applicable scheduled property, route, declaration and operative cover form remain unverified. No separate entitlement is established for detention, replacement packaging, concealed loss, specified water entry, shut-out, early-termination forwarding, rights-preservation charges or destination Customs Duty; each requires its own stated trigger and qualifying cost. The exhibition, war-risk and incomplete named-peril fragments supply no independent basis to extend this accident claim.	The endorsed Part I Schedule, Transit Details and complete applicable cover wording; this sending's declaration and governing sale terms; and the signed accident, transshipment, delivery and itemised expense records, with survey confirmation of any extension claimed.	Assessment	6 claimed items

#	Point	Why it matters	Next action	Owner	Affects
28	The claim statement (Claim-statement.xlsx): Policy (grant): The insuring clause (grant) is unknown in the policy check: Introduces indemnity for physical loss or damage to the insured property specified in Part I of the Schedule, subject to the policy terms, exclusions and conditions. The causes following “caused by” are not included in this fragment. The facts show accident-related physical damage and shortage. This grant ends at “caused by:” without supplying the covered causes, and the supplied facts do not identify Part I's insured-property description. The accident cannot be treated as a Clause B named peril merely because Clause A uses all-risks wording. The insuring clause (grant) is open in the policy check: Indemnifies physical loss or damage to the scheduled insured property caused by the listed fire, lightning, bridge-breakage and carrying-vehicle or railway-wagon accidents, subject to the policy terms. The reported road accident and recorded breakage bring the claimed damage within the listed accident risks on the present evidence. Under the driver's account there was a collision with another vehicle; under the GD account a nilgai appeared, leaving the precise accident mechanism unresolved, although an accident of like nature remains plausible. The sheet does not identify the Part I description of insured property, and the link between the accident and all ten missing boxes needs confirmation. The insuring clause (grant) is open in the policy check: Defines attachment when the insured property leaves the named warehouse or store, continuation during ordinary transit including customary transshipment, and termination at the first listed delivery or expiry event. The accident is dated 27/06/26 and described as occurring en route; delivery is recorded on 03/07/26, so the loss appears to fall during road transit rather than after final-warehouse delivery. The consignment note dates LR-REDACTED o 25/06/2026, whereas the joint inspection report dates it to 27/06/26: under the first date dispatch preceded the accident, while under the second the time of departure on the accident day must be established. Neither the Part I Schedule nor the time of departure from its named warehouse or store is supplied. (5 further points of the same kind in the workbook)	Position taken: The recorded physical damage appears to arise from a carrying-vehicle accident during ordinary road transit, before destination delivery; The insuring clause can respond if the goods are scheduled, while the shortage also requires a causal link to the accident. dispatch is supported, but the applicable insured interest, declaration and transit attachment remain unverified; the incomplete Clause B and open-policy fragments establish no independent grant. The pre-contract-loss exception cannot be assessed without the contract-conclusion facts, and no claimed charge is yet established as a properly and reasonably incurred expense of minimising loss or preserving recovery rights.	The applicable Part I Schedule and completed grant wording, this sending's declaration and warehouse-departure record, sale or risk-transfer documents, accident and shortage reconciliation, contract-conclusion record, and records identifying and supporting any duty-related charges.	Assessment	6 claimed items

#	Point	Why it matters	Next action	Owner	Affects
29	The claim statement (Claim-statement.xlsx): Policy (limit): The limit of liability (limit) is unknown in the policy check: Sets a Limit Per Location of Rs. 100,000,000.00. The vehicle met with an accident en route near Allahabad on a journey from to the clause does not identify which location counts for a loss in road transit, so its application cannot be settled from the supplied wording. The limit of liability (limit) is open in the policy check: Caps recovery at a proportionate part of the sum insured for the pair or set. The claim descriptions include cup and dinner sets, and the inspection records breakage, shortage and damaged boxes. The supplied facts do not identify whether the affected articles were individual parts of sets or whole boxed sets. Nor do they establish the insured sum for any affected pair or set. The limit of liability (limit) is open in the policy check: Sets a per-sending limit. The to-urney, 's dispatch and invoice, and the described goods support the Indigenous Sales group. Corrugated boxes and thermocol appear compatible on balance with Standard & Customary packing for these goods, but the sheet does not establish the applicable packing standard. The group's Invoice Value+10% basis is distinct from whether each claimed expense is admissible. (3 further points of the same kind in the workbook)	Position taken: Indigenous Sales is the likely group, but its packing qualification, this sending's declaration and applicable Part I insured value remain unverified. Do not apply the per-location limit to this road loss without establishing how it attaches. Apply part-only valuation and its proportionate cap only if the affected articles are proved to be individual parts of insured pairs or sets; the present descriptions do not establish that. Alternative: If the applicable schedule, declaration and itemised evidence establish a triggered sending, location or pair-or-set limit, apply that limit to its proper scope. No offered figureRef establishes the applicable ceiling or proportionate insured value..	The surveyor's documented limit determination, supported by the applicable Part I schedule and sending declaration, the location-accumulation record and an itemised identification of any affected pair or set.	Assessment	7 claimed items

#	Point	Why it matters	Next action	Owner	Affects
30	The claim statement (Claim-statement.xlsx): Policy (exclusion): The definition (exclusion) is open in the policy check: Intentional storage is not covered. The goods were recorded as unboxed at a warehouse, but the record does not establish that they were delivered there for storage outside the ordinary course of transit or for allocation, distribution, exhibition or processing. The partly unreadable instruction concerning storage does not establish its purpose. The exclusion (exclusion) is open in the policy check: Excludes unexplained shortages or shortage from outwardly sound packing and/or when the container seal is intact. Ten boxes were found short, and the driver says cartons considered completely damaged were left at the accident site, but the supplied facts do not link those cartons to the ten missing boxes. Packing was recorded as cut and torn, and the cargo was not containerised; neither fact establishes that the particular shortage was from outwardly sound packing or an intact container seal. The exclusion (exclusion) is open in the policy check: States that shortage out of sound packing and unexplained shortages are not covered. The final count establishes a shortage of ten boxes, while the driver's account of cartons left at the accident site offers a possible explanation without identifying them as those ten boxes. The inspection records cut and torn packing but does not establish whether the shortage was out of sound packing; despite the word "Warranted," the mapped clause states an exclusion, not a duty to perform. (21 further points of the same kind in the workbook)	Position taken: No listed exclusion or forfeiture is established on the present record. Accident-related damage is better supported than loss caused by deficient original packing, but packing causation remains open. The accident-site account may explain the shortage without proving that the missing boxes were those left there or that their packing was sound. Neither intentional storage, an excluded cargo classification, vehicle overloading, indirect specified-territory exposure, a carrier request for insurance benefit, pre-contract unequal knowledge, a duty-cover claim, nor insured fraud is established. Forwarding-charge restrictions require an identified qualifying charge and termination of transit away from destination; the SRCC consequential-loss exclusion must not be applied to separate basic-risk cover. Alternative: If the missing boxes prove to be an unexplained shortage or shortage from sound packing, remove the conditionally assessed shortage head. Apply any other proved exclusion only to the loss or expense within its scope; no single offered figureRef quantifies those other possible effects. (INR 14,742.55).	The surveyor's documented exclusion and causation determination, supported by the reconciled shortage and accident records, original-packing inspection, vehicle load and registration records, and records establishing the purpose and payer of any disputed charges.	Assessment	8 claimed items

#	Point	Why it matters	Next action	Owner	Affects
31	The claim statement (Claim-statement.xlsx): Policy (condition precedent): The condition precedent (condition_precedent) is unknown in the policy check: Payment of the charges is subject to the surveyor agreeing that they are fair and reasonable. A virtual survey meeting is recorded on the accident date, but neither the time of claim intimation nor the time the surveyor reached the claim is supplied. The claimed freight and handling charges are not identified as detention charges, and no surveyor agreement to detention charges is shown. The condition precedent (condition_precedent) is open in the policy check: Makes quote approval subject to nil claim from 13th Aug 2025 to 23th Aug 2025. The nil-claim requirement concerns quote approval during a specified part of the policy period, not whether this accident occurred during those dates. The accident date of 27/06/26 does not establish whether there was a claim from 13th Aug 2025 to 23th Aug 2025; the claims record for that interval is not supplied. The warranty (condition_precedent) is open in the policy check: Makes payment conditional, and only to the stated extent, on the listed buyer-insurance, acceptance or seller-action contingencies. s identified as the insured and as consignor, while Buyer A ; consignee, so a seller's interest is possible. The accident brings a loss into issue, but the sale basis, the buyer's insurance responsibility and any listed payment contingency are not established. Nor do the supplied facts establish compliance with the nondisclosure warranty. (24 further points of the same kind in the workbook)	Position taken: Keep recovery conditional, without treating any unverified prerequisite as breached. insurable interest at loss is plausible but unproved; the delivered goods are not shown to have suffered early termination of transit, while the cartons left at the accident site require separate review. Detention charges, a seller's-interest contingency, an exhibition transit, a held-covered event or destination change, and Increased Value insurance are not established. Coinsurance underwriting compliance, the applicable notices, the required licensed-surveyor report and due observance remain unverified; the recorded survey occurred before the initial loss-based limitation period expired, but no later limitation position is established. Alternative: If the Assured lacked insurable interest at loss, the repeated interest prerequisites prevent recovery. If insured transit ended early for cartons left at the site, continuation depends on the required prompt notice and request; neither is established. No separately quantified alternative for these conditions is offered..	The insurer's documented condition-precedent review, supported as applicable by the insured's sale and interest records, coinsurer communications, transit and notice records, other-insurance evidence, the Company-appointed licensed surveyor's report, and any dated disclaimer or proceedings records.	Assessment	Total Cost of Packing Malt Damage M/Box With Inner Box Total Cost Total Cost of Short M/Box

#	Point	Why it matters	Next action	Owner	Affects
32	The claim statement (Claim-statement.xlsx): Policy (warranty): The warranty (warranty) is open in the policy check: Warrants that the existence of the contingent insurance will not be revealed to the seller or another party interested in the consignment. s identified as the insured and as consignor, while Buyer A ; consignee, so a seller's interest is possible. The accident brings a loss into issue, but the sale basis, the buyer's insurance responsibility and any listed payment contingency are not established. Nor do the supplied facts establish compliance with the nondisclosure warranty. The warranty (warranty) is open in the policy check: Warrants the truth of the claims-experience confirmations on which the policy was released and no further deterioration of claims experience before the new policy inception. This warranty concerns the basis on which this policy was released and the period before its inception, so it applies to the policy under which the loss is claimed. The sheet supplies neither the confirmations for the last three years nor the intervening claims experience needed to test their truth and any further deterioration. The warranty (warranty) is unknown in the policy check: The insured warrants that it holds or is assigned the import Licence, or is the actual user who purchased the goods from a recognised Export House or Chanelising Agency. s the insured and the consignor on the documented to-movement. Those facts establish neither that this consignment is subject to the import-related duty cover nor : import Licence or qualifying actual-user status. The warranty cannot be found satisfied or breached from the domestic dispatch record.	Position taken: No breach of these warranties is established. The seller's-interest nondisclosure warranty depends on whether that contingent extension applies; the claims-experience warranty cannot be tested from the accident file; and the import-licence warranty is not shown to govern this domestic dispatch. Alternative: If the seller's-interest extension is relied upon, test its nondisclosure warranty; if the claims-experience confirmations were untrue or experience deteriorated as specified, refer the policy-validity consequence. Test the import-licence warranty only if the relevant duty cover applies. No quantified alternative is offered..	The insured's governing sale terms and contingent-cover communications, the underwriting claims-experience confirmations and intervening claims record, and, if duty cover is invoked, the applicable import-licence or actual-user documentation.	Assessment	Total Cost of Packing Malt Damage M/Box With Inner Box Total Cost of Short M/Box
33	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The condition (basis_of_settlement) is open in the policy check: Determines salvage value after customary removal of identifiers and allocates to insurers salvage obtained by the insured on disposal. consigned goods for which breakage and damaged boxes are recorded. Those facts do not establish that the damaged property bears a brand or trademark or implies the stated guarantee or responsibility. The record also does not establish a fitness decision or disposal of the damaged goods.	Position taken: Do not apply the branded-property salvage and control terms solely because s the consignor. Alternative: If the property qualifies, determine salvage after customary removal of identifiers and account for salvage obtained on disposal under the condition; no realised salvage figure is established..	Product identification and responsibility evidence, together with the fitness and disposal record.	Assessment	9 claimed items

#	Point	Why it matters	Next action	Owner	Affects
34	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The limit of liability (basis_of_settlement) is open in the policy check: Values the particular lost or damaged parts without special value attributable to the pair or set. The claim descriptions include cup and dinner sets, and the inspection records breakage, shortage and damaged boxes. The supplied facts do not identify whether the affected articles were individual parts of sets or whole boxed sets. Nor do they establish the insured sum for any affected pair or set.	Position taken: Do not attribute a whole set's special value to an individual damaged or missing part; whether the recorded losses concern parts or whole sets remains open. Alternative: For verified individual parts of pairs or sets, use part-only value and the proportionate insured-sum cap under the limit of liability..	The itemised inspection annexure, Packing List and applicable insured-value declaration.	Assessment	9 claimed items
35	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The limit of liability (basis_of_settlement) is open in the policy check: States Invoice Value+10% as the valuation basis. The to-urney, 's dispatch and invoice, and the described goods support the Indigenous Sales group. Corrugated boxes and thermocol appear compatible on balance with Standard & Customary packing for these goods, but the sheet does not establish the applicable packing standard. The group's Invoice Value+10% basis is distinct from whether each claimed expense is admissible.	Position taken: Indigenous Sales is the likely valuation group, but its application and the goods-only invoice-value uplift remain conditional on the scheduled category and original packing. Alternative: If the limit of liability applies, use its invoice-value uplift for eligible goods, not as an uplift of packing, freight or labour expenses; the computed uplift is a conditional working. (INR 5,525.99).	The Part I schedule, sending declaration and original Packing List or packing specification.	Assessment	9 claimed items
36	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The basis of settlement (basis_of_settlement) is open in the policy check: Loss or destruction is measured by property value at the time it happened, and damage by its amount. s the identified insured and consignor, and breakage and shortage are recorded following the accident on 27/06/26. This supports a property claim but does not establish risk or interest at loss under the sale terms, or establish that the claim is admissible. The clause's payment promise is expressly for an admissible claim. The basis of settlement (basis_of_settlement) is open in the policy check: Loss or destruction is measured by property value at the time it happened, and damage by its amount. This wording repeats the admissible-claim promise in clause 1.1. s the identified insured and consignor, and the accident-related breakage and shortage support a property claim. The supplied facts do not settle its interest at the time of loss or whether the claim is admissible.	Position taken: The recorded accident-related breakage and shortage support a prima facie property claim, not an established admissible amount or a second recovery under the repeated wording. Alternative: If lacked an insurable interest at loss, the admissible-claim measurement in the bases of settlement cannot support its recovery..	The governing sale and delivery terms, invoice and proof of ownership or risk at loss.	Assessment	9 claimed items

#	Point	Why it matters	Next action	Owner	Affects
37	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The basis of settlement (basis_of_settlement) is open in the policy check: If the vacated risk share is not fully replaced, the insured is its own insurer for the unreplaced share. The schedule identifies coinsurers and an insured sum, but does not show a change against an underwriting slip, intimation of a change, or a coinsurer's withdrawal. Without a qualifying withdrawal, the duty to replace its vacated share and the own-insurer provision cannot be found to operate.	Position taken: Do not assign an unreplaced coinsurer share to the insured on the present record. Alternative: If a qualifying coinsurer withdrawal left a share unreplaced, apply the basis of settlement's own-insurer treatment to that share; no vacated-share figure is established..	The underwriting slip, change notice, withdrawal notice and replacement endorsement or panel confirmation.	Assessment	9 claimed items

#	Point	Why it matters	Next action	Owner	Affects
38	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The basis of settlement (basis_of_settlement) is open in the policy check: Deems agreed cargo value increased to the total amount insured under this insurance and all Increased Value insurances covering the loss. Clause 14.1 requires Increased Value insurance effected by the Assured on this cargo and covering the loss. The co-insurance entry identifies participating insurers, while the claim sheet's "CIF+10%" addition is a claimed valuation adjustment; neither establishes a separate Increased Value insurance. If such insurance exists, both the deemed-value and proportional-liability rules operate, but the covering sums must be established. The basis of settlement (basis_of_settlement) is open in the policy check: Sets this insurance's liability at the proportion its sum insured bears to that total amount insured. Clause 14.1 requires Increased Value insurance effected by the Assured on this cargo and covering the loss. The co-insurance entry identifies participating insurers, while the claim sheet's "CIF+10%" addition is a claimed valuation adjustment; neither establishes a separate Increased Value insurance. If such insurance exists, both the deemed-value and proportional-liability rules operate, but the covering sums must be established. The claims procedure (basis_of_settlement) is open in the policy check: Deems agreed cargo value equal to the total insured under primary and applicable Increased Value insurances. Clause 14.2 applies only where this insurance is on Increased Value. The listed co-insurers and scheduled Indigenous Sales sum do not identify it as such, and the claim sheet's CIF+10% addition does not establish separate Increased Value insurance. Its valuation, share and evidence requirements therefore remain contingent. (13 further points of the same kind in the workbook)	Position taken: No covering Increased Value insurance, or status of this policy as Increased Value insurance, is established. Do not apply the conditional deemed-value or proportional-liability rules now. Alternative: If the relevant Increased Value cover is verified, use the applicable clause's combined insured value and proportional liability, supported by the primary and Increased Value insured amounts; no supported share figure is offered..	The insured's primary and Increased Value policy schedules or certificates, with their insured amounts and loss coverage.	Assessment	9 claimed items

#	Point	Why it matters	Next action	Owner	Affects
39	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The basis of settlement (basis_of_settlement) is open in the policy check: Reimbursement is for extra charges properly and reasonably incurred in unloading, storing and forwarding to the insured destination. The accident occurred en route, some cartons were left at the accident site, and the claim lists inward/outward transit freight charges. Delivery at the stated destination does not establish whether insured transit first terminated elsewhere or merely continued after an interruption. The record also does not establish which claimed charges were extra charges properly and reasonably incurred in unloading, storing and forwarding. The basis of settlement (basis_of_settlement) is open in the policy check: Reimbursement is for extra charges properly and reasonably incurred in unloading, storing and forwarding to the insured destination. The accident occurred en route, some cartons were left at the accident site, and the claim lists inward/outward transit freight charges. Delivery at the stated destination does not establish whether insured transit first terminated elsewhere or merely continued after an interruption. The record also does not establish which claimed charges were extra charges properly and reasonably incurred in unloading, storing and forwarding. The exclusion (basis_of_settlement) is open in the policy check: Reimbursement is for extra charges properly and reasonably incurred in unloading, storing and forwarding to the insured destination. Cartons were reportedly left at the accident site, although delivery at is recorded; termination of insured transit away from that destination has not been established. Freight and handling or repacking charges are claimed, but their descriptions do not establish extra charges for unloading, storage and forwarding after such termination. The supplied clauses do not establish whether the accident was a risk covered by this insurance, and the allegation concerns carrier negligence, not identified fault of the Assured or its servants.	Position taken: No entitlement to extra forwarding charges under these provisions is established merely by the en-route accident, cartons left at the site and claimed freight. Alternative: If a covered risk terminated insured transit away from consider only properly and reasonably incurred extra unloading, storing and forwarding charges to the insured destination; the qualifying portion of the freight working is unestablished..	The transit and transshipment account, itemised freight and handling bills, and evidence of who incurred and paid each charge.	Assessment	9 claimed items

#	Point	Why it matters	Next action	Owner	Affects
40	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The basis of settlement (basis_of_settlement) is open in the policy check: The additional reimbursement is for charges properly and reasonably incurred in pursuing these duties. A notice was addressed to the carrier, a carrier certificate is recorded, and a later letter of subrogation exists; these support some steps towards preserving rights. They do not establish whether those rights were properly preserved and exercised, and the listed freight and repacking charges are not shown to have been incurred in pursuing these duties.	Position taken: Carrier-rights preservation steps are evidenced, but no additional charge is identified as properly and reasonably incurred specifically in carrying out those duties. Alternative: If a separately evidenced charge was properly and reasonably incurred in preserving or exercising those rights, consider reimbursement under the basis of settlement in addition to recoverable loss..	The itemised expense invoice, payment proof and corresponding carrier-rights correspondence.	Assessment	9 claimed items
41	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The basis of settlement (basis_of_settlement) is open in the policy check: Repairable damage is assessed at the full cost of repairs if the Sum Insured is adequate; otherwise settlement is subject to the Condition of Average. The inspection records damaged boxes as well as short boxes, and the claim lists worker handling and repacking charges. Those facts raise a possible repairable-damage component but do not establish which damage was repairable or its cost of repairs. The schedule has different Indigenous Sales and Indigenous Purchase sums insured, and the applicable sum and its adequacy have not been established. The basis of settlement (basis_of_settlement) is open in the policy check: Damage that is not repairable is assessed at the proportionate Sum Insured for the damaged item. The inspection describes breakage and the claim identifies damaged boxes with ware, which may include items that cannot be repaired. The same record also describes torn packing and claims repacking charges; damage to packing does not itself establish an unrepairable item. This basis operates only for damaged items shown to be not repairable, with their applicable proportionate Sum Insured identified.	Position taken: The inspection supports damage, but not an item-by-item division between repairable property, irreparable ware and damaged packing. Neither full repair cost nor proportionate insured value is established for a particular damaged item. Alternative: Use repair cost, subject to the applicable adequacy and average rule, for proved repairable items; use the applicable proportionate Sum Insured for proved irreparable items. Do not value short boxes as repairs..	The surveyor's itemised condition findings, repair quotations and applicable sending declaration with insured values.	Assessment	9 claimed items

#	Point	Why it matters	Next action	Owner	Affects
42	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The basis of settlement (basis_of_settlement) is unknown in the policy check: Pays the same percentage of duty payable as may be paid on the cargo, excluding charges and expenses. The documented movement is from to and the identified tax entries concern GST. Neither an endorsement in Part I nor payment of destination Customs Duty is established by the supplied facts; a domestic route alone does not settle whether such duty was paid. The basis of settlement (basis_of_settlement) is open in the policy check: Credit any recovery relating to duty paid to the company. The movement is recorded as domestic and the claim sheet identifies GST, but the subrogation letter refers to loss or damage and/or duty payable. Those facts do not establish whether this claim includes duty paid on the cargo. A transporter claim document exists, but its presence does not establish that an applicable Customs refund was sought within the stipulated time or that any duty recovery was obtained.	Position taken: No destination Customs Duty component or duty recovery is identified for settlement; the recorded GST does not establish either. Alternative: If endorsed duty cover and duty paid on this cargo are established, apply the duty-specific settlement terms and credit any recovery relating to that duty; no duty figure is offered..	The applicable Part I duty endorsement, duty-payment documents and Customs refund or duty-recovery records.	Assessment	9 claimed items
43	The claim statement (Claim-statement.xlsx): Policy (basis of settlement): The basis of settlement (basis_of_settlement) is unknown in the policy check: If other insurance covering the same loss or damage exists when it happens, the Company will pay no more than its rateable proportion of that loss or damage. The loss date is recorded, but the sheet does not establish whether separate insurance covered the same loss on that date. The insurers participating in this policy's co-insurance line do not, by themselves, establish 'other insurance' for this contribution clause.	Position taken: Do not apply an other-insurance contribution share on the present record; the named coinsurers participate in this policy and do not themselves establish separate overlapping insurance. Alternative: If separate insurance covered the same loss when it happened, apply the basis of settlement's rateable-proportion rule after establishing the overlapping cover and insured amounts..	The insured's other-insurance declaration and any overlapping policy schedules or certificates.	Assessment	9 claimed items

#	Point	Why it matters	Next action	Owner	Affects
44	The claim statement (Claim-statement.xlsx): Policy (attachment): 13 clause(s) of the printed set "Untitled numbered cargo clauses" (3 warranty, 5 exclusion, 3 basis_of_settlement, 2 limit) are not applied to the figure: the policy check could not tell whether this printed set is attached to the policy (This is a separately numbered list of differently headed clauses, without a supplied incorporation of the list as a whole. Some headings resemble individually worded issuing-document clauses; that does not establish attachment of every clause in this list.). Until the surveyor records attachment in the policy check, no clause of this set is engaged or excluded on the facts. 1 clause(s) of the printed set "CARGO TERMINATION OF STORAGE IN TRANSIT CLAUSE" (1 grant) are not applied to the figure: the policy check could not tell whether this printed set is attached to the policy (The issuing document specifies an amended 2020 version, but the printed clause does not identify itself as that version. ("Cargo Termination of Storage in Transit Clause Amended Version (2020).")). Until the surveyor records attachment in the policy check, no clause of this set is engaged or excluded on the facts. 1 clause(s) of the printed set "CARGO TERMINATION OF TRANSIT CLAUSE (TERRORISM)" (1 grant) are not applied to the figure: the policy check could not tell whether this printed set is attached to the policy (The issuing document specifies an amended 2020 version; the printed clause does not identify its version. ("Cargo Termination of transit Clause (Terrorism) Clause Amended Version (2020).")). Until the surveyor records attachment in the policy check, no clause of this set is engaged or excluded on the facts. (5 further points of the same kind in the workbook)	Position taken: Attachment of these eight printed sets is unresolved. Do not treat any of their clauses as engaged or excluded in the present conditional working. Alternative: If the PRIVATE CARRIERS WARRANTY is confirmed attached and the basis of settlement's specified circumstances apply to a loss in the carrier's custody, restrict liability to 75% of assessed loss. The cited total is incomplete and already reflects a coinsurance share; it is not, without reworking, the base for that restriction. (INR 2,67,081.41).	The issuing policy or endorsements establish incorporation and versions, the surveyor records attachment for each set in the policy check, and the check is rerun.	Assessment	10 claimed items
45	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Count (booking): The claim form (Monetary Claim Notice lodged on transporter with Acknow.pdf) states a different booked-package count from the transport document and the stamped declaration.	Position taken: The booked-package counts in the claim form (Monetary Claim Notice lodged on transporter with Acknow.pdf) and the transport document/the stamped declaration conflict; no reconciled count is established.	A carrier-and-consignor reconciliation of the consignment note, invoices and booking record.	Assessment	Line amount (quantity × unit price)

#	Point	Why it matters	Next action	Owner	Affects
46	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Scope (overlap): Confirm that any shortage or damage assessed from the claim form (Claim-statement.xlsx) and the inspection records is not also claimed as a separate full-consignment loss under the claim form (Monetary Claim Notice lodged on transporter with Acknow.pdf).	Position taken: Treat the claim form (Monetary Claim Notice lodged on transporter with Acknow.pdf)'s booked-package line as a consignment description, not an additional full-consignment loss. Whether its monetary demand overlaps the itemised the claim form (Claim-statement.xlsx) claim remains unconfirmed.	The claimant's written reconciliation of the claim form (Monetary Claim Notice lodged on transporter with Acknow.pdf)'s demand with the itemised the claim form (Claim-statement.xlsx) claim.	Assessment	Line amount (quantity × unit price)
47	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Policy (grant): The insuring clause (grant) is unknown in the policy check: Refers the details of transit to Transit Details; this clause does not itself state a route. The consignment note records dispatch from and delivery destination . Because the referenced Transit Details have not been supplied, this clause alone cannot establish whether that route is the described transit. The condition precedent (grant) is unknown in the policy check: Pays charges incurred by the insured if the surveyor does not reach within the stated time after claim intimation. A virtual survey meeting is recorded on the accident date, but neither the time of claim intimation nor the time the surveyor reached the claim is supplied. The claimed freight and handling charges are not identified as detention charges, and no surveyor agreement to detention charges is shown. The insuring clause (grant) is open in the policy check: Pays replacement costs for original shipping packages arriving visibly damaged at final destination by an insured peril, where delivery to final customers in those packages is an established trade custom. The consignment had a destination and a recorded delivery date; its packing was found cut and torn, and the consignee's note calls for re-packing. Accident is the recorded cause, and the claim lists packing-material and repacking costs, but the sheet does not establish the stated trade custom, identify which costs replace original shipping packages, or settle whether the damage arose from a peril insured against. (37 further points of the same kind in the workbook)	Position taken: The reported road accident, breakage and counted shortage support a prima facie physical-property claim during the to- ourney, not an approved or established recovery. The Indigenous Sales group appears likely, but the applicable Part I property, transit and insured interest, declaration, and connection of the shortage to an insured accident remain unverified. The record does not yet establish a separate grant for seller's interest, concealed or wet damage, cartons left at the site, detention, replacement packaging, forwarding, duty or rights-preservation charges; incomplete or repeated forms provide neither an independent grant nor a second recovery. The excluded working at does not resolve those coverage questions.	The operative Part I Schedule and Transit Details, this sending's declaration and sale terms, accident and receiving records, and itemised evidence for each claimed additional charge; separate confirmation of the facts required by any special grant invoked.	Assessment	Line amount (quantity × unit price)

#	Point	Why it matters	Next action	Owner	Affects
48	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Policy (grant): The insuring clause (grant) is unknown in the policy check: Introduces indemnity for physical loss or damage to the insured property specified in Part I of the Schedule, subject to the policy terms, exclusions and conditions. The causes following “caused by” are not included in this fragment. The facts show accident-related physical damage and shortage. This grant ends at “caused by:” without supplying the covered causes, and the supplied facts do not identify Part I's insured-property description. The accident cannot be treated as a Clause B named peril merely because Clause A uses all-risks wording. The insuring clause (grant) is open in the policy check: Indemnifies physical loss or damage to the scheduled insured property caused by the listed fire, lightning, bridge-breakage and carrying-vehicle or railway-wagon accidents, subject to the policy terms. The reported road accident and recorded breakage bring the claimed damage within the listed accident risks on the present evidence. Under the driver's account there was a collision with another vehicle; under the GD account a nilgai appeared, leaving the precise accident mechanism unresolved, although an accident of like nature remains plausible. The sheet does not identify the Part I description of insured property, and the link between the accident and all ten missing boxes needs confirmation. The insuring clause (grant) is open in the policy check: Defines attachment when the insured property leaves the named warehouse or store, continuation during ordinary transit including customary transshipment, and termination at the first listed delivery or expiry event. The accident is dated 27/06/26 and described as occurring en route; delivery is recorded on 03/07/26, so the loss appears to fall during road transit rather than after final-warehouse delivery. The consignment note dates LR-REDACTED o 25/06/2026, whereas the joint inspection report dates it to 27/06/26: under the first date dispatch preceded the accident, while under the second the time of departure on the accident day must be established. Neither the Part I Schedule nor the time of departure from its named warehouse or store is supplied. (5 further points of the same kind in the workbook)	Position taken: The recorded road accident supports a provisional carrying-vehicle-accident claim for the damaged goods, provided they are scheduled property and the sending had attached to cover. The shortage also requires a link to the accident. 's dispatch is evidenced, but the assured's identity, insurable interest and consignment declaration remain unverified. The incomplete Clause B grant establishes no additional covered cause, and no claimed charge is yet shown to qualify as a reasonable mitigation expense.	The complete Part I Schedule and Clause B wording, this sending's insurance declaration and dispatch record, confirmation of the Assured and governing sale terms, and mitigation work and expense records.	Assessment	Line amount (quantity × unit price)

#	Point	Why it matters	Next action	Owner	Affects
49	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Policy (exclusion): The exclusion (exclusion) is open in the policy check: Duty-cover claims are excluded for total loss of all or part of the cargo before duty becomes payable. The final count records 10 boxes short, and the driver says cartons considered completely damaged were left at the accident site. Those facts may involve total loss of part of the cargo, but the sheet does not establish a duty-cover claim or when duty became payable; the claimed GST entry alone does not establish either.	No position on the record: no position recorded: the model gave no position after 2 request(s) (position 1 (policy:exclusion): pointIds must name offered point ids not already covered)	position recorded in the check: Apply this exclusion only if the claim seeks duty cover for cargo totally lost before the duty became payable.	Claimant	Line amount (quantity × unit price)
50	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Policy (limit): The limit of liability (limit) is unknown in the policy check: Sets a Limit Per Location of Rs. 100,000,000.00. The vehicle met with an accident en route near Allahabad on a journey from [redacted] to [redacted] the clause does not identify which location counts for a loss in road transit, so its application cannot be settled from the supplied wording. The limit of liability (limit) is open in the policy check: Caps recovery at a proportionate part of the sum insured for the pair or set. The claim descriptions include cup and dinner sets, and the inspection records breakage, shortage and damaged boxes. The supplied facts do not identify whether the affected articles were individual parts of sets or whole boxed sets. Nor do they establish the insured sum for any affected pair or set. The limit of liability (limit) is open in the policy check: Sets a per-sending limit. The [redacted] to-[redacted] journey, [redacted]'s dispatch and invoice, and the described goods support the Indigenous Sales group. Corrugated boxes and thermocol appear compatible on balance with Standard & Customary packing for these goods, but the sheet does not establish the applicable packing standard. The group's Invoice Value+10% basis is distinct from whether each claimed expense is admissible. (3 further points of the same kind in the workbook)	Position taken: No limit-based reduction is established. Indigenous Sales is the likely group, subject to confirmation of customary packing; the applicable declaration and scheduled Sum Insured remain unverified. The per-location limit cannot yet be assigned to this road loss, and the pair-or-set cap applies only if the verified loss concerns individual parts rather than whole sets. Alternative: If the applicable location, sending, declaration or pair-or-set requirements are established, apply the corresponding limit to an eligible loss; no counterfactual limit-adjusted figure is offered..	The applicable Part I Schedule and consignment declaration, original-packing evidence, itemised inspection of affected sets, and the insurer's documented per-location determination establish the applicable limits.	Assessment	Line amount (quantity × unit price)

#	Point	Why it matters	Next action	Owner	Affects
51	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Policy (exclusion): The definition (exclusion) is open in the policy check: Intentional storage is not covered. The goods were recorded as unboxed at a warehouse, but the record does not establish that they were delivered there for storage outside the ordinary course of transit or for allocation, distribution, exhibition or processing. The partly unreadable instruction concerning storage does not establish its purpose. The exclusion (exclusion) is open in the policy check: Excludes unexplained shortages or shortage from outwardly sound packing and/or when the container seal is intact. Ten boxes were found short, and the driver says cartons considered completely damaged were left at the accident site, but the supplied facts do not link those cartons to the ten missing boxes. Packing was recorded as cut and torn, and the cargo was not containerised; neither fact establishes that the particular shortage was from outwardly sound packing or an intact container seal. The exclusion (exclusion) is open in the policy check: States that shortage out of sound packing and unexplained shortages are not covered. The final count establishes a shortage of ten boxes, while the driver's account of cartons left at the accident site offers a possible explanation without identifying them as those ten boxes. The inspection records cut and torn packing but does not establish whether the shortage was out of sound packing; despite the word "Warranted," the mapped clause states an exclusion, not a duty to perform. (20 further points of the same kind in the workbook)	Position taken: No listed exclusion, carrier-benefit restriction or fraud forfeiture is established on the present evidence. The accident better supports damage to packing than loss caused by deficient original packing, but the cause and condition of the short boxes remain unresolved. The record likewise does not establish qualifying intentional storage, vehicle overloading, excluded cargo classification, indirect specified-territory exposure, a pre-contract knowledge exception, or a duty-cover claim. Restrictions on extra forwarding charges and SRCC consequential expense must be tested against those particular charges and cover, not applied indiscriminately to the goods loss. Alternative: If evidence establishes an exclusion's specified trigger, exclude only the causally affected loss or expense; exclude a verified unexplained or sound-packing shortage under the shortage clauses. Apply the forwarding-charge restrictions only to a qualifying claim under those clauses, and the carrier-benefit restriction only to a carrier or bailee seeking that benefit. No alternative exclusion-adjusted figure is offered..	A documented coverage finding based on the itemised shortage and accident-site reconciliation, original-packing and vehicle-load evidence, warehouse-delivery purpose, applicable expense records, and any relevant contract, duty, territory or fraud evidence identifies the affected loss, if any.	Assessment	Line amount (quantity × unit price)

#	Point	Why it matters	Next action	Owner	Affects
52	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Policy (condition precedent): The condition precedent (condition_precedent) is unknown in the policy check: Payment of the charges is subject to the surveyor agreeing that they are fair and reasonable. A virtual survey meeting is recorded on the accident date, but neither the time of claim intimation nor the time the surveyor reached the claim is supplied. The claimed freight and handling charges are not identified as detention charges, and no surveyor agreement to detention charges is shown. The condition precedent (condition_precedent) is open in the policy check: Makes quote approval subject to nil claim from 13th Aug 2025 to 23th Aug 2025. The nil-claim requirement concerns quote approval during a specified part of the policy period, not whether this accident occurred during those dates. The accident date of 27/06/26 does not establish whether there was a claim from 13th Aug 2025 to 23th Aug 2025; the claims record for that interval is not supplied. The warranty (condition_precedent) is open in the policy check: Makes payment conditional, and only to the stated extent, on the listed buyer-insurance, acceptance or seller-action contingencies. [redacted] s identified as the insured and as consignor, while Buyer A ; consignee, so a seller's interest is possible. The accident brings a loss into issue, but the sale basis, the buyer's insurance responsibility and any listed payment contingency are not established. Nor do the supplied facts establish compliance with the nondisclosure warranty. (24 further points of the same kind in the workbook)	Position taken: No blanket finding of satisfaction, breach or forfeiture is supportable. The recorded accident and prompt initial survey activity support continued review, but the Assured's interest at loss, applicable seller-interest and exhibition contingencies, underwriting and coinsurance prerequisites, the position of cartons left at the site, required notices, any Increased Value insurance, the specified surveyor's report and any later time bar remain unresolved. Detention charges and a held-covered event are not established. Alternative: If an applicable prerequisite is proved unmet, or covering Increased Value insurance is verified, refer the resulting recovery or proportional-liability consequence under its clause. No figure for either change is offered..	The underwriting and coinsurer acceptance records, claims-history confirmation, governing sale and insured-interest documents, transit and site-custody records, Underwriters' notice records, other-insurance evidence, Company appointment and licensed surveyor's report, and dated claim, disclaimer and proceedings records establish the applicable facts.	Assessment	Line amount (quantity × unit price)

#	Point	Why it matters	Next action	Owner	Affects
53	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Policy (warranty): The warranty (warranty) is open in the policy check: Warrants that the existence of the contingent insurance will not be revealed to the seller or another party interested in the consignment. s identified as the insured and as consignor, while Buyer A ; consignee, so a seller's interest is possible. The accident brings a loss into issue, but the sale basis, the buyer's insurance responsibility and any listed payment contingency are not established. Nor do the supplied facts establish compliance with the nondisclosure warranty. The warranty (warranty) is open in the policy check: Warrants the truth of the claims-experience confirmations on which the policy was released and no further deterioration of claims experience before the new policy inception. This warranty concerns the basis on which this policy was released and the period before its inception, so it applies to the policy under which the loss is claimed. The sheet supplies neither the confirmations for the last three years nor the intervening claims experience needed to test their truth and any further deterioration. The warranty (warranty) is unknown in the policy check: The insured warrants that it holds or is assigned the import Licence, or is the actual user who purchased the goods from a recognised Export House or Chanelising Agency. s the insured and the consignor on the documented to-movement. Those facts establish neither that this consignment is subject to the import-related duty cover nor import Licence or qualifying actual-user status. The warranty cannot be found satisfied or breached from the domestic dispatch record.	Position taken: No warranty breach is established. The seller-interest nondisclosure warranty depends on that extension applying; the claims-experience warranty cannot be tested against the supplied claim documents; and the import-related warranty is not shown to govern this domestic consignment. Alternative: If seller-interest cover or import-related duty cover is invoked, test its applicable warranty; test the claims-experience warranty against the underwriting confirmations and intervening claims record. Refer any established breach for its policy consequence; no changed figure is offered..	The governing sale terms and contingent-cover disclosure confirmation, the underwriting claims-experience confirmations and pre-inception claims record, and, if duty cover is invoked, the applicable endorsement and import-licence or actual-user evidence establish applicability and compliance.	Assessment	Line amount (quantity × unit price)

#	Point	Why it matters	Next action	Owner	Affects
54	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Policy (basis of settlement): The condition (basis_of_settlement) is open in the policy check: Determines salvage value after customary removal of identifiers and allocates to insurers salvage obtained by the insured on disposal. consigned goods for which breakage and damaged boxes are recorded. Those facts do not establish that the damaged property bears a brand or trademark or implies the stated guarantee or responsibility. The record also does not establish a fitness decision or disposal of the damaged goods. The limit of liability (basis_of_settlement) is open in the policy check: Values the particular lost or damaged parts without special value attributable to the pair or set. The claim descriptions include cup and dinner sets, and the inspection records breakage, shortage and damaged boxes. The supplied facts do not identify whether the affected articles were individual parts of sets or whole boxed sets. Nor do they establish the insured sum for any affected pair or set. The limit of liability (basis_of_settlement) is open in the policy check: States Invoice Value+10% as the valuation basis. The to-urney, ispatch and invoice, and the described goods support the Indigenous Sales group. Corrugated boxes and thermocol appear compatible on balance with Standard & Customary packing for these goods, but the sheet does not establish the applicable packing standard. The group's Invoice Value+10% basis is distinct from whether each claimed expense is admissible. (28 further points of the same kind in the workbook)	Position taken: Indigenous Sales is the likely valuation group, subject to confirmation of the original packing. The inspection supports a prima facie property loss, not a settled value or admissible claim. Do not presently apply branded-property salvage, part-of-set valuation, an unreplaced coinsurer share, Increased Value or other-insurance allocation, a duty credit, or repair and extra-forwarding measures: their respective triggers and amounts are unproved. The excluded-head total,, supplies no eligible goods-value base for those measures. Alternative: If the packing and insured interest are confirmed, value evidenced eligible goods on the applicable Indigenous Sales invoice basis. Apply any part-only valuation, repair or nonrepair basis, qualifying forwarding charge, realised salvage or duty credit, or insurance allocation only where its separate trigger and supporting amount are established; no eligible base figure is offered for those alternatives..	The applicable Part I schedule and declaration, sale terms, invoice and packing list, itemised damage and repair evidence, forwarding invoices, disposal record, and confirmations of duty paid and other covering insurance establish the relevant triggers and amounts.	Assessment	Line amount (quantity × unit price)

#	Point	Why it matters	Next action	Owner	Affects
55	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Policy (attachment): 13 clause(s) of the printed set "Untitled numbered cargo clauses" (3 warranty, 5 exclusion, 3 basis_of_settlement, 2 limit) are not applied to the figure: the policy check could not tell whether this printed set is attached to the policy (This is a separately numbered list of differently headed clauses, without a supplied incorporation of the list as a whole. Some headings resemble individually worded issuing-document clauses; that does not establish attachment of every clause in this list.). Until the surveyor records attachment in the policy check, no clause of this set is engaged or excluded on the facts. 1 clause(s) of the printed set "CARGO TERMINATION OF STORAGE IN TRANSIT CLAUSE" (1 grant) are not applied to the figure: the policy check could not tell whether this printed set is attached to the policy (The issuing document specifies an amended 2020 version, but the printed clause does not identify itself as that version. ("Cargo Termination of Storage in Transit Clause Amended Version (2020).")). Until the surveyor records attachment in the policy check, no clause of this set is engaged or excluded on the facts. 1 clause(s) of the printed set "CARGO TERMINATION OF TRANSIT CLAUSE (TERRORISM)" (1 grant) are not applied to the figure: the policy check could not tell whether this printed set is attached to the policy (The issuing document specifies an amended 2020 version; the printed clause does not identify its version. ("Cargo Termination of transit Clause (Terrorism) Clause Amended Version (2020).")). Until the surveyor records attachment in the policy check, no clause of this set is engaged or excluded on the facts. (5 further points of the same kind in the workbook)	Position taken: Attachment of these separately printed sets is unverified. Do not apply any of their grants, exclusions or settlement restrictions as an operative policy term on the present record. Alternative: If the PRIVATE CARRIERS WARRANTY is confirmed attached and its carriage or recovery-rights circumstances are established, use its stated share of assessed loss. The referenced figure is only the currently excluded-head assessment, not an independently established eligible loss. (INR 0.00).	The issued policy's endorsement and attachment schedule identifies the incorporated wordings and versions; the surveyor records each attachment decision in the policy check and reruns it.	Assessment	Line amount (quantity × unit price)
56	The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Matching (no invoice line): Line amount (quantity × unit price): 1 check(s) "no_invoice_line", e.g. no invoice line matches this row	Position taken: Keep the unmatched booked-package description out of goods-loss valuation rather than treating it as an additional total-loss item. The excluded-head result is; it does not resolve separately evidenced damage or shortage.	The claimant's invoice-line identification and itemised loss allocation, or confirmation that the entry describes the booked consignment rather than an additional loss.	Assessment	Line amount (quantity × unit price)

F. Documents relied on

Document	Role
Claim-statement.xlsx	claim statement
Forward Freight Bill.pdf	evidence
Return Freight Bill.pdf	evidence
Labour Cost supporting.pdf	evidence
Monetary Claim Notice lodged on transporter with Acknow.pdf	claim statement

Notes

- The claim statement (Claim-statement.xlsx) limit: Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap; the limit
- The claim statement (Claim-statement.xlsx) limit: Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap; the limit
- Claim-statement.xlsx : limit (COND_23): Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap; the limit.
- Claim-statement.xlsx : limit (COND_26): Sets a maximum tied to GWP excluding GST, reconciled against policy-wide claims and premium records rather than applied as an isolated per-claim cap; the limit.
- The claim statement (Claim-statement.xlsx) Policy limits of liability: INR 10,00,00,000.00 (limit per location), INR 10,00,00,000.00 (per sending limit, indigenous sales) and INR 12,50,19,00,000.00 (sum insured, indigenous sales); not reached by the assessed loss of INR 3,56,108.55, no deduction.
- The claim statement (Claim-statement.xlsx) Insurer's share (40%): a share of the assessed figure, presented as the insurer's share, never as a deduction from the loss Withheld on finding (double_count): The conditions state the same coinsurance shares. This condition step repeats the leader's 40% allocation already applied by the insurer's share (40%) step; it is not a second deduction from the loss. Withhold this duplicate step. Finding (double_count) recorded: The condition repeats the same 40%, 40% and 20% coinsurance schedule as the condition, yet this step repeats a 40% deduction on the same entire base as the preceding share step and identifies no distinct insurer. It therefore supplies no basis for a second aggregate-claim deduction. Exclude this duplicate step; any follower allocation must instead be identified as that insurer's share of the single assessed liability. Finding (double_count) recorded: The condition repeats the same coinsurance schedule as the condition; this second unidentified 40% deduction has the same base and result as the preceding share step. Withhold it as a duplicate, rather than applying two clause copies as separate reductions; any allocation to another coinsurer must identify that insurer.
- The claim statement (Claim-statement.xlsx) Insurer's share (40%): a share of the assessed figure, presented as the insurer's share, never as a deduction from the loss Condition (finding, order): The condition states separate 40%, 40% and 20% insurer shares, whereas this step is expressed as a 40% share deduction on the entire assessed claim without naming its recipient. A coinsurer's allocation is not a reduction of the insured's aggregate assessed liability. Keep the step conditional as an insurer-specific allocation only, and identify its recipient and the treatment of the other scheduled shares. Condition (finding, order): The condition specifies

three several coinsurer shares, but this step reduces the all-insurer assessment to an unidentified 40% share. Keep its calculated share only conditionally as an expressly identified insurer allocation, separate from total assessed liability; it is not a deduction from the claim owed by all coinsurers. The assessed figure stays the full loss; the share is the insurer's part of it.

- The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Nothing is assessed under this statement (every claimed line is excluded), so its policy steps have nothing to apply to: valuation addition of 10%, policy excess (0.5% of consignment value, minimum INR 5,000.00), policy limit (85% of policy-wide GWP excluding GST), policy limit (INR 10,00,00,000.00) and policy limit (INR 12,50,19,00,000.00).
- The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Insurer's share (40%): a share of the assessed figure, presented as the insurer's share, never as a deduction from the loss Nothing is assessed under this statement (every claimed line is excluded), so the step has nothing to apply to.
- The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): Insurer's share (40%): a share of the assessed figure, presented as the insurer's share, never as a deduction from the loss Nothing is assessed under this statement (every claimed line is excluded), so the step has nothing to apply to.
- The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): the statement's stated totals (loss of Rs. 8,69,129.00/- 869129) do not equal heads + footer lines (gross n/a, net n/a)
- The claim statement (Monetary Claim Notice lodged on transporter with Acknow.pdf): 1 row(s) of the statement match no evidence line