# Fire Insurance Survey Report

Final survey report generated with FieldScribe AI from field voice notes, photographs, and claim documents

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| Report No. and Date | SR/2026/06/118 dated 6 June 2026 |
| Name of the Insured | M/S Vindhya Agro Pellets |
| Date of Loss | 16 December 2025 |
| Policy No. | 55210011473000000381 |
| Claim Number | Pending allotment |
| Risk Location | Survey No. 214/2, Village Karondi, Tehsil Sironj, District Vidisha, Madhya Pradesh 464228 |
| Insurance Company | Sunrise General Insurance Co. Ltd. |
| Sum Insured | Rs. 3,80,00,000 |

## 1. Introduction of the Insured

We are the survey team appointed by Sunrise General Insurance Co. Ltd. We confirm the insured as M/S Vindhya Agro Pellets, a partnership firm incorporated in December 2024, with partners Mr. Ramesh Verma, Mr. Suresh Chandel, and Mr. Dinesh Agrawal. Policy No. 55210011473000000381 covers the risk at Survey No. 214/2, Village Karondi, District Vidisha, Madhya Pradesh, India; policy period 3 July 2025 to 2 July 2026.

## 2. Site and Risk Description

Premises span about 9 bighas with a built-up complex of roughly 33,000 sq ft, split into two equal bays of 16,500 sq ft each comprising a raw material storage area and a production/finished goods section. Ancillary structures include a 2,000 sq ft office, 2,000 sq ft labor quarters, a 1,500 sq ft spare-parts shed, and a 12 ft boundary wall.

## 3. About the Business

Vindhya Agro Pellets is a biomass pellets manufacturer, converting raw agricultural husks (maize, corn, and mustard husks) into pellets. The facility sits on about 9 bighas, with a 33,000 sq ft complex housing raw-material storage, two pelletization machines, finished goods storage, plus offices, quarters, and support sheds. Production began in 2024.

## 4. Loss Intimation and Instruction

The loss occurred on 16 December 2025 when workers observed smoke from the raw-material storage area. Initial suspicion of an electrical fault gave way to spontaneous combustion in agricultural residues. Power was cut; water from the borewell and storage tank was used to combat the fire, and the fire brigade extinguished it after three hours.

## 5. Circumstances of Loss

On 16 December 2025, workers observed smoke rising from the raw-material storage bay. The initial suspicion of an electrical fault gave way, on inspection, to spontaneous combustion in stored agricultural residues. Power to the section was cut immediately; water from the borewell and the storage tank was deployed, and the fire brigade brought the fire under control after approximately three hours.

## 6. Observations and Damage Details

Loss observations indicate the origin in the raw-material storage area. Volumetric assessment suggests about 500 tons of husk were affected, with roughly 50% recoverable for reprocessing, leaving 250 tons as total loss. Provisional loss is Rs. 7,50,000 based on Rs. 3 per unit.

## 7. Cause Analysis

The incident is attributed to spontaneous combustion of stored agricultural residue. Microbial fermentation in fibrous husk, when kept in bulk with inadequate drying, raises core temperatures to about 55 to 60°C, triggering rapid oxidation. No definitive external ignition source has been established, and the sequence aligns with on-site observations and materials.

## 8. Adequacy of Coverage

We have reviewed the policy schedule and confirm the total Sum Insured of Rs. 3,80,00,000 remains adequate against the provisional losses of Rs. 7,50,000 identified to date. The loss is within the policy's coverage envelope, with a fixed deductible of Rs. 5,000 applied. There is no evidence of underinsurance or exclusions applying to this fire loss. Settlement will reflect policy terms and allowances.

## 9. Assessment of Loss

Based on volumetric analysis, approximately 500 tons of raw material were affected, with about 50% recoverable for reprocessing, equating to 250 tons as total loss. At a provisional rate of Rs. 3 per unit, the provisional loss stands at Rs. 7,50,000. Final assessment will follow receipt of all invoices and supporting documentation. Building damage will be quantified separately; debris-removal costs are to be added.

| Head of Loss | Basis | Amount |
|---|---|---:|
| Raw material (husk stock) | 250 tons total loss at Rs. 3 per unit | Rs. 7,50,000 |
| Less: Policy deductible | Fixed excess per policy schedule | (Rs. 5,000) |

| | | |
|---|---|---|
| Add: Debris removal allowance | Up to policy limit | Rs. 15,000 (max) |
| **Provisional payable (stock)** | Building damage under quantification | **Rs. 7,30,000** |

## 10. Documents Verification

Documents reviewed include the delivery challan scanned on site (21 line items) and the accompanying stock statement (26 line items). These records support stock movement, opening and closing balances, and cost references used in loss assessment.

## 11. Conclusion and Recommendations

Based on our assessment, the loss is covered; provisional stock loss is Rs. 7,50,000, with a Rs. 5,000 deductible and up to Rs. 15,000 debris-removal allowance, yielding Rs. 7,30,000 payable for stock. Building damage awaits quantification, hence the total payable will be the combined settled amounts once the building loss is finalized, subject to policy terms.

## 12. Photographs

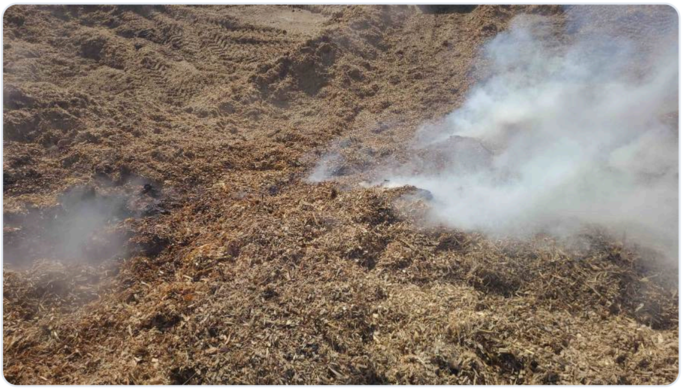

Photo 1: Affected raw-material stock, smoke visible during firefighting | Captured on site, geotagged

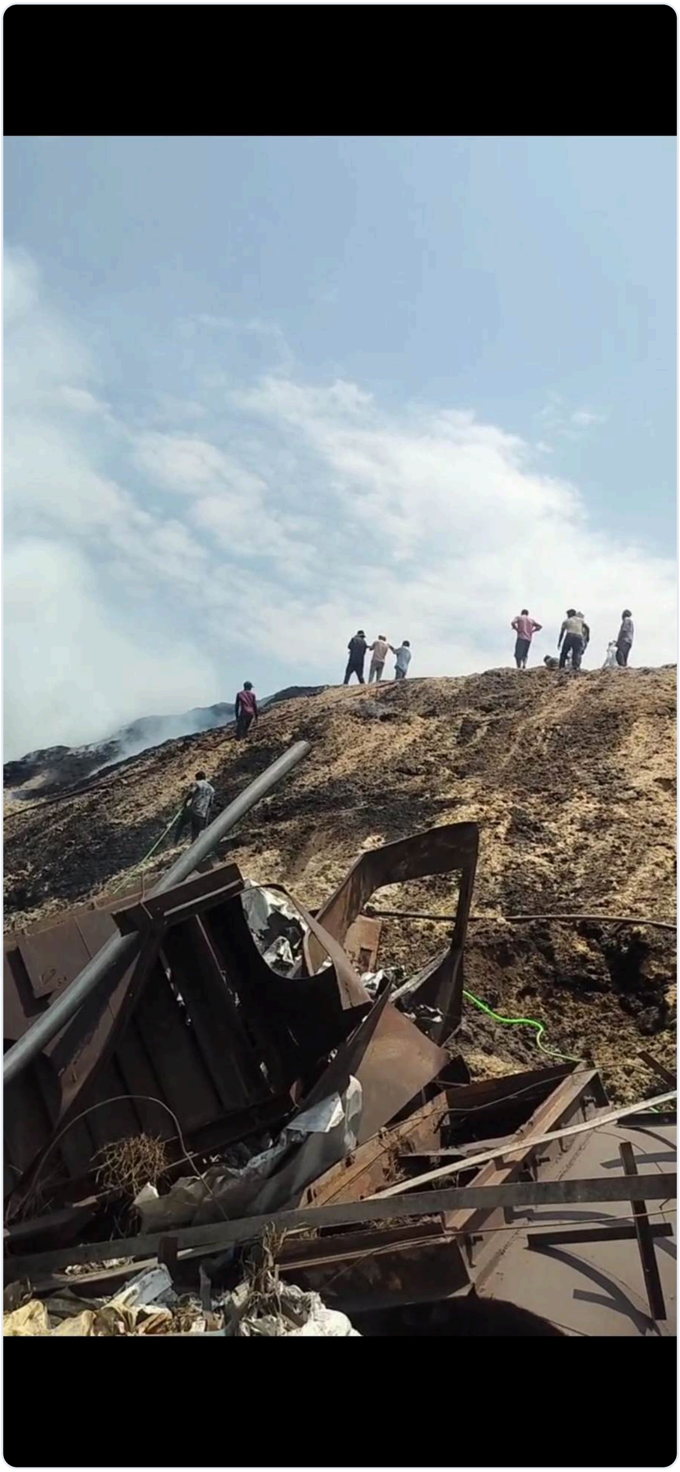

Photo 2: Firefighting operations at the raw-material storage bay | Captured on site, geotagged

## 13. Information Pending / Required for Finalisation

The following information was not available or could not be verified at the time of survey:

**HIGH PRIORITY** Claim Number (Policy Details)

The insured has been requested to provide the above-mentioned documents/information for finalisation of this report.

Thanking you.
Yours faithfully,

**For FieldScribe AI**

Authorized Signatory · Date: 6 June 2026

## Appendix: Evidence Conflicts

FieldScribe AI cross-checks every claim across voice notes, photographs, and documents. The following conflicts were detected between evidence sources during report generation and flagged for the surveyor to resolve before submission.

**Conflict 1: Firm structure (entity type)** RESOLVED

**Version A** (Voice note, introduction): "Partnership"

**Version B** (Voice note, introduction): "Proprietorship"

**Resolution:** Partnership, confirmed against the partnership deed on file.

**Conflict 2: Land area (approx.)** RESOLVED

**Version A** (Voice note, introduction): "9 bighas"

**Version B** (Voice note, introduction): "16,000 sq ft plot area"

**Resolution:** 9 bighas, per the registered sale deed reference.

**Conflict 3: Cause of fire** RESOLVED

**Version A** (Voice note, introduction): "Spontaneous combustion"

**Version B** (Voice note, introduction): "Short circuit in the godown (initial suspicion)"

**Resolution:** Spontaneous combustion, consistent with material condition and absence of any external ignition source.

**Conflict 4: Photo evidence contradiction** HIGH PRIORITY

**Version A** (Photo F0086): "Photo shows a distinct dent/impact deformation on the grey metal surface near the interface with the frame."

**Version B** (Photo F0083): "Photo description states the panel appears intact but cosmetically damaged (scratches/creasing)."

**Recommendation:** Conflicting photographic descriptions detected. Please verify which observation is correct before finalisation.

**About this sample:** This report was generated with FieldScribe AI from real field inputs (voice notes, photographs, and claim documents) captured during an actual survey. All names, policy numbers, contact details, and locations have been replaced with fictional details to protect the parties involved. Figures and findings reflect the structure and depth of a real FieldScribe AI report. Learn more at fieldnotesai.com