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SAMPLE REPORT

Contractor's Plant & Machinery Survey Report

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

Report No. and Date	SR/2026/03/442 dated 25 March 2026
Name of the Insured	Vertex Infra Private Limited
Date of Loss	6 November 2025
Policy No.	45230744819500000067
Claim Number	45230744819590000012
Risk Location	All India
Insurance Company	Sunrise General Insurance Co. Ltd.
Sum Insured	Rs. 70,50,000

1. Introduction of the Insured

We submit this report to Sunrise General Insurance Co. Ltd. in respect of Claim No. 45230744819590000012 under Policy No. 45230744819500000067 issued in the name of Vertex Infra Private Limited, operative from 3 August 2025 to 2 August 2026, the risk location being All India, in connection with the loss dated 6 November 2025 involving the insured 21-ton class hydraulic excavator bearing machine serial number N742885.

The insured is a Private Limited Company. We confirmed that the company has two directors, namely Mr. Anil Kumar Sharma and Mr. Rajeev Singh Tomar. The registered office is situated at First Floor, Shree Business Centre, City Centre, Gwalior, Madhya Pradesh. Contact details and the authorized signatory on the withdrawal letter were verified against the policy records and the spot survey application.

2. Site and Risk Description

The available physical descriptions show an industrial warehouse or workshop having steel portal frame construction with concrete flooring. Storage and work bays are marked on the wall as A1 and A2. Exterior portions comprise an industrial loading and service area adjoining a clad wall, a steel column base, and a metal staircase. Within the premises, fabricated duct sections, circular rings, fittings, and duct runs are present in stored as well as installed condition, with certain items stored directly on the floor within marked lanes.

3. About the Business

The insured company is engaged in construction, bridges, and real estate development. The business uses various types of machinery, and the insured machine is used for extraction of aggregate required for road and real estate construction. The hydraulic excavator was purchased in 2024 and was under hypothecation with a scheduled commercial bank. The machine operates at a stone crushing site, where large rocks are broken into small stones used in construction, road building, and infrastructure projects.

4. Loss Intimation and Instruction

Intimation of the occurrence was made on 6 November 2025 through a letter seeking spot survey addressed to the Branch Manager of the insurer. The matter pertained to mechanical damage to the insured excavator under the Contractor's Plant & Machinery Insurance Policy. Thereafter, on 10 March 2026, a claim withdrawal letter was received from the insured, conveying that the necessary repairs would be carried out at its own cost. Notwithstanding the withdrawal, the assessment process was continued for record purposes to avoid future dispute over quantity or claim amount.

5. Circumstances of Loss

On 6 November 2025 at 12:10 PM, the insured machine was working at a stone crusher site. The operator was loading stone into a dumper when the incident occurred. During that operation, a large stone boulder fell from a height of 25 ft. The operator tried to avoid the boulder, but it struck the counterweight, and the machine sustained damage due to the sudden falling of stone while it was working.

6. Observations and Damage Details

Our inspection findings and the loss narration establish direct impact damage to the insured hydraulic excavator. The boulder first struck the counterweight area, following which damage was reported in the engine portion. The impact also affected the diesel tank, air cleaner, battery box, side cover, and angle. The OEM repair schedule on file identifies multiple components for replacement or repair; the quoted machine serial number matches the insured machine.

Component / Area	Damage Noted
Counterweight impact zone	Boulder struck this location during loading operation
Engine portion	Impact damage reported
Diesel tank	Damaged
Air cleaner	Damaged
Battery box	Damaged
Side cover and angle	Damaged
Fuel tank, covers, hood, frames	Included in OEM repair schedule
Sensor, strainer, lock, and idler assemblies	Included in OEM repair schedule

The observed and documented pattern is consistent with a sudden external impact to the excavator while in operation. No fire, flood, or other separate peril has been reported in relation to this machine loss.

7. Adequacy of Coverage

We verified that the policy is an engineering policy issued in the form of a Contractor's Plant & Machinery Insurance Policy, and the insured machine is one hydraulic excavator for a Sum Insured of Rs. 70,50,000. The policy was operative from 3 August 2025 to 2 August 2026, and the date of loss falls within the currency of the policy.

Particulars	Amount / Position	Remarks
Sum Insured for machine	Rs. 70,50,000	Specifically insured item
Invoice value of excavator	Rs. 70,50,000	Net invoice amount including taxes
Adequacy ratio	1.00	100% coverage against invoice value
Applicable deductible	Rs. 70,500	Same fixed excess under AOG and other perils

8. Assessment of Loss

Notwithstanding the withdrawal of the claim by the insured, we have carried out a notional assessment for record purposes. The damaged machine was identified through the purchase tax invoice dated 31 July 2024 with a net invoice amount of Rs. 70,50,000 including taxes. For repair valuation, the OEM quotation dated 19 November 2025 records a tax base of Rs. 14,87,607, total tax of Rs. 2,64,650, and a net amount including taxes of Rs. 17,52,260.

The principal quoted parts relevant to the reported impact damage include:

Part Description	Qty.	Gross Amount
Cushion assembly	1	Rs. 2,76,878
Fuel tank	1	Rs. 3,30,472
Covers (pair)	2	Rs. 2,71,651
Idler assembly (pair)	2	Rs. 2,52,449
Engine hood	1	Rs. 1,27,892
Cleaner assembly	1	Rs. 95,631
Frames (pair)	2	Rs. 58,330
Cover assembly, plate, sensor, and hardware	Included	Rs. 1,31,148

The survey basis recorded was to consider 20% of the quotation as the amount spent, to exclude GST on account of input tax credit, and thereafter to deduct salvage and policy excess:

Basis of Assessment	Amount
OEM quotation tax base	Rs. 14,87,607.00

Amount considered at 20%	Rs. 2,97,521.40
Less: Policy excess	(Rs. 70,500.00)
Balance before salvage deduction	**Rs. 2,27,021.40**

9. Documents Verification

Document	Type	Key Particulars Reviewed	Status
Purchase tax invoice	Invoice	Dated 31 July 2024; net invoice amount Rs. 70,50,000	Reviewed
Spot survey request	Application	Dated 6 November 2025; policy number noted	Reviewed
OEM repair quotation	Quotation	Dated 19 November 2025; quoted amount Rs. 17,52,260 incl. taxes	Reviewed
Claim withdrawal letter	Letter	Withdrawal of claim by insured on 10 March 2026	Reviewed

10. Integrity Assessment / Claim Credibility

In the withdrawal letter dated 10 March 2026, signed by the authorized signatory, the insured confirmed that it had decided to carry out the necessary repairs of the machine at its own cost and would not pursue the insurance claim further, and that no claim or demand would be raised in future in respect of the said incident under the policy. During the discussion recorded by us, the insured stated that the repair expenditure would be borne by them and that parts from an old machine would be used in the repair.

11. Conclusion and Recommendations

The loss arose on 6 November 2025 when a large stone boulder fell from a height of 25 ft during loading operation and struck the counterweight of the insured hydraulic excavator. The engine portion and associated components were damaged. The loss pertains to the scheduled machine under the Contractor's Plant & Machinery Insurance Policy, and the policy excess of Rs. 70,500 is applicable. In view of the insured's written withdrawal of the claim and the admissions recorded under the integrity observations, we recommend that the matter be treated as withdrawn and filed accordingly. The notional assessment of Rs. 2,27,021.40 before salvage may be retained on record for reference in the event of any future dispute.

12. Photographs

Photo 1: Site photograph, stored fabricated sections | Captured on site, geotagged

Photo 2: Site photograph, staged sections in marked lanes | Captured on site, geotagged

Thanking you.
Yours faithfully,

For FieldScribe AI

Authorized Signatory · Date: 25 March 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: Repair quotation amount RESOLVED

Version A (Voice note): "Rs. 15,66,674 as mentioned during the site discussion"

Version B (OEM quotation PDF): "Rs. 17,52,260 total net amount including GST"

Resolution: The itemised uploaded quotation was taken as the documentary basis for notional computation.

Conflict 2: Machine model variant RESOLVED

Version A (Purchase invoice): Standard variant recorded on the tax invoice

Version B (OEM quotation): Long-carriage variant recorded against the same serial number

Resolution: Invoice designation retained; serial number match confirmed the insured machine.

Conflict 3: Working location of the machine MEDIUM PRIORITY

Version A (Supporting document): "The machine is used at the village crusher site recorded in the policy file"

Version B (Spot survey application): "The machine was damaged while working at a different named crusher site"

Recommendation: Conflicting information detected. Please verify which location is correct; the policy covers All India, so indemnity is unaffected, but records should be reconciled.

Conflict 4: Contact number discrepancy MEDIUM PRIORITY

Version A (Withdrawal letter): 10-digit mobile number recorded

Version B (Spot survey application): Same number recorded with an 11-digit transcription

Recommendation: Apparent data-entry variation. Confirm the correct contact number for the file.

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