



ICON Surveyors Private Limited

Loss Adjusters, Risk Inspectors, Marine Surveyors, Professional Valuers, Engineers & Consultants

INVOICE

Our Ref No: ICON-STL-RI-23/35434

Date: 04 September, 2023


Name of Takaful M/s. Salam Takaful Limited Branch Head Office
Name of participant M/s. Abdullah Brothers & Co Loss No.
Date of Intimation 24/08/2023 Date Of Survey 26/08/2023
Subject Risk Inspection of M/s. Abdullah Brothers & Co, located at House # 115/A, Unit # 03, Latifabad, Hyderabad, Sindh.

S. No.	Particulars	Amount
	Professional Fee:	25,000 20,000
1	Travelling expenses - Karachi to Hyderabad (both ways) 340 k.m. @ Rs 30/- per k.m.	10,200
2	Outstation Allowance	3,500
3	Photograph Sheets	850
	Total	34,550
	SST 13%	4,492
	Rupees Thirty Nine Thousand Forty One Only	39,042

N.T.N # 7362643-4 S.S.T # S-7362643-4

For: ICON Surveyors Private Limited




Loss # 838
P. J. J. J.
M. J. J. J.
05/09/23




ICON Surveyors Private Limited

Loss Adjusters, Risk Inspectors, Marine Surveyors, Professional Valuers, Engineers & Consultants

Ref: ICON-STL-RI-23/35434

September 2, 2023

RISK INSPECTION REPORT



M/S. ABDULLAH BROTHERS & CO

HOUSE NO. 115/A, UNIT NO. 3, LATIFABAD, HYDERABAD, SINDH

ASSIGNED BY

M/S. SALAAM TAKAFUL LIMITED

BUSINESS CENTRE, KARACHI



DISCLAIMER:

It is acknowledged that this report is based upon analysis of information that has been provided by persons other than ICON Surveyors Private Limited, and we make no representation or warranty in relation to the accuracy, currency or completeness of factual information contained in it. This report is not intended to identify all hazards that may exist, nor is it intended to be an exhaustive view of all possibilities or eventualities.

Any recommendations for risk improvement contained herein are purely advisory, and the decision and responsibility for implementation rests with the recipient's management. This report does not guarantee, assure or warrant that compliance with any recommendations will eliminate all hazards or accidents, or that the recipient is in compliance with any laws, statutes, regulations or directives.

The report is intended for use by the intended recipient only and not by any third party; it is a condition of delivery of this report that ICON Surveyors Private Limited shall not be held liable for any loss or damage (including any special, indirect or consequential damages, loss of profit or loss of revenue), including any arising out of or in connection with the data, calculations or opinions expressed herein.



REPORT PURPOSE:

The purpose of this report is to provide information for M/s. Abdullah Brothers & Co., to the underwriters who underwrite the coverage for the fire and allied perils of said facility.

The report provides a description of the facilities surveyed and gives an assessment of the estimated maximum loss (EML) with respect to the above Takaful covers.

ICON Surveyors Private Limited as risk inspection surveyor has conducted the assignment first time for this facility with their tremendous exposure of the other significant assignments. The survey took the form of a structured meeting with site management and departmental heads following a comprehensive site visit.

In this report, we provide our opinion as to the quality of the risk on a worldwide industry basis.

1. GENERAL INFORMATION:

THE FACILITY	M/s. Abdullah Brothers & Co.
ADDRESS	House No. 115/A, Unit No. 3, Latifabad, Hyderabad, Sindh
INSPECTION DATE	August 26, 2023
RISK ENGINEER	Syed Muhammad Adnan Naeem
REQUESTED BY	M/s. Salaam Takaful Limited, Business Centre, Karachi
PERSONS SEEN AT THE SITE	Mr. Tahir Shah – General Manager Operations
YEARS OF CONSTRUCTION	Rented 2 years before
TOTAL AREA OF THE LAND	1,000 square yard approx.



2. CONSTRUCTION:

The premises are constructed as bungalow with first class construction.

COMPANY OVERVIEW:

M/s. Abdullah Brothers as the pharmaceutical distributor, is a health care distribution concern. They took start of this business as a sub distribution and then progressed to an efficient distribution system. The company is situated in a Posh locality, from where access to potential market is very convenient. Similarly for principles it is also a privilege to visit us with an easy approach.



3. PLANT LAYOUT:

Not provided by the concerns.

4. FIRE FIGHTING EQUIPMENTS:

The vicinity has no evacuation plan. However, safety signs were found marked. Emergency contact numbers were not found displayed. The location has only 2 fire cylinders as firefighting equipment. The risk shall be considered **Moderate**.

5. SECURITY ARRANGEMENTS:

5.1 ENTRANCE AND EXITS:

There is only one main entrance gate for the entire location and fire emergency exit doors are not available at the entire vicinity.

5.2 SECURITY STAFF:

The facility has own security staff for the security. Total 2 security armed guards have found performing the duty round the clock in 2 shifts (9am to 6pm, 6pm to 9am).

5.3 C.C.T.V SYESTEM:

25 CCTV cameras were found installed.



6. EXTERNAL HAZARDS:

6.1 SURROUNDING EXPOSURES:

The subject location surrounding exposure is as follows:

The locality is bounded with:	
North	Main Road
South	Bungalow
East	Bungalow
West	Bungalow

Exposure to risk of damage from the surrounding area is considered to be **Low**.

6.2 COMPOUND WALL:

The entire location is secured by compound wall with a height of about 10 ft'. The walls are fenced with barbed wire steel rails, the risk shall be considered **Low**.

6.3 PUBLIC FIRE BRIGADE:

The nearest public fire brigade of Latifabad / Rescue 1122 is 15 km away from the vicinity. There are no hindrances such as railway level crossings etc. The fire tender can reach the premises within 15 minutes.

6.4 POLICE STATION:

Latifabad Police station is 11 km away from the vicinity.

6.5 HOSPITAL:

Shah Bhitai Hospital is 12 km away from the location.

6.6 NEARBY LAKE / RIVER / NALA / DRAIN:

There is no nearby lake, river, nala or any drainage line passing through the location so in that manner no chance of flooding / seepage / atmospheric disturbance loss available during rainy days.

6.7 HILLOCK:

There are no hillocks or mountains in the vicinity of the location. Thus, there is no risk from land-slides.



6.8 LIGHTNING:

The facility is not protected from lightening with emergency shutdown system. Thus, the risk is **Moderate**.

6.9 FLOOD:

The facility is above the ground level. Moreover, all portions are 1- 2 ft' above from the road level. Therefore, flood exposure is termed as **Low**.

6.10 EARTHQUAKE:

Bureau of Pakistan Standards has reclassified das Zone – 2B with respect to seismic activity. Thus, subject plant is not located in a seismically active Zone.

7. PLANT AND MACHINERY:

The location has no plant and machinery available. However, electric installations and electronic equipment are available to keep the temperature cold. Machinery breakdown exposures associated with them.

8. STOCK POSITION:

The stock of pharmaceutical products found at site however quantitative details not provided to us. The stock was stacked on the ironed racks, packed in cartons, kept in cold temperature. However, walkways were congested, and the stock was not properly tagged. At some points electric wires were taped temporarily quit near to the stock. Stacking was touching the ceiling. Stairs and porches were not accessible.

9. WATER ARRANGEMENTS:

The underground and overhead tanks of 5,000 gallons approx found at site for office use and is apparently in good condition and no sign of leaks noted. All fitting on the tank is free from leaks and is in good condition and no corrosion noted / observed on tank and fittings. The water arrangements are not enough as per needs of the facility, so that the risk is **Moderate**.

10. HOUSEKEEPING:

We have carried out a general round of the vicinity and found housekeeping Good.

11. SAFETY SIGNAGE:

Some of the Safety signages were found displayed at the site.



12. ELECTRICAL SYSTEMS:

The Electrification Systems were found in satisfactory condition in the whole premises taking into consideration General Safety Standards. However, at all some electric fittings were not found either concealed or ducted. Emergency Shutdown system for complete facility was available in case of emergency.

13. PERSONNEL SAFETY:

We have not found the Health, Safety and Environment Team at the site.

14. FIRST AID & COMPLAINS FACILITIES:

First Aid Box and Complain Box were available at facility at the time of our inspection.

15. ELECTRICAL SUBSTATION AND POWER HOUSE:

The main power supply to the facility is from WAPDA, and one backup generator found installed.

16. GENERAL LIGHTING:

The Natural Lighting and Ventilation arrangements were found to be satisfactory as well as proper lightings are available. The inflow of Natural Light and fresh air was sufficient to provide clear visibility. Various number of search lights are present at the site which give clear visibility during night time.

17. ATMOSPHERIC DISTURBANCE:

Previously A.D losses were not notified at site. The vicinity is 1-2 ft' above to the ground road level, so in rainy season flooding chances are not present.

18. RIOT AND STRIKE RISK:

The security of the site is adequate as per requirement and armed guard are deployed 24/7 in two shifts. Some previous riot and strike incident in the area have been occurred. Moreover, CCTV system also found installed in vicinity.

19. THEFT AND BURGLARY RISK:

The facility is properly secured by security guards as well as CCTV cameras monitoring found installed at various points. Main gate is secured by security guards.

20. EXPLOSION RISK:

No Risk associated for Explosion.



21. LIGHTNING RISK:

No Lightning arrester is found installed in the premises therefore, there is a fire risk associated with it.

22. VOLCANIC RISK:

Munich Re NATHAN Online software package does not identify a volcanic eruption risk for this area of Pakistan.

23. STORM /TROPICAL CYCLONES:

The Munich Re NATHAN Online software package does not identify an exposure to Extra tropical (winter) storms or Tropical Cyclones for this location.

24. LAND SLIDE/SUBSIDENCE RISK:

There is no evidence of subsidence or need for special foundation arrangements. The surrounding area is flat, mitigating any landslide risk.

25. AIRCRAFT IMPACT:

Exposure to impact from the air is considered low at the site as there is no airport found near to the vicinity.

26. MARINE IMPACT:

There are no marine facilities at this location.

27. ROAD IMPACT:

Exposure to vehicle damage is considered low as the vicinity is not located on main road heading toward any Airport or highway.

28. ACCESS TO THE PLANT SITE:

The unit is located at main Latifabad Road connecting to the Highway.

29. RAIL IMPACT:

No apparent risk of impact from moving trolleys.

30. TSUNAMI RISK:

This site is far away from sea, and so there is no exposure to tsunami.



31. SABOTAGE AND TERRORISM:

Employees /Staff at the vicinity are not unionized and there has been no history of industrial dispute. Terrorism within Pakistan is to be extreme (High Rank Level). By virtues of the prevailing situation in the country, facility management takes measures appropriate to the perceived risk. Security at the facility is at good level and for any terrorism emergency a FC/ Ranger's as well police shall be promptly notified to react.

32. EARTHQUAKE RISK:

The vicinity is located on earthquake zone Two (2B), as per Munich Re online database (NATHAN), therefore the earthquake risk is low to Moderate.

33. LOSS RECORD:

No fire or AD record was notified to this facility till date of inception.

34. ADEQUACY OF SUM COVERED:

We have not gone into details of valuation, since it is not a part of our assignment.

35. MPL & MFL:

35.1 Maximum Probable Loss Estimate: MPL

Property Damage Loss Estimate			
Value of Loss		% of Value Involved	% of Total Site Value
Building	Not Available	10-20% of the Building	Not Available
Content/Equipment		10-20% of the Equipment / Contents	Not Available
Stock		20-30% of Stock	Not Available
Total Property Loss			Not Available

35.2 Maximum Feasible Loss Estimate: MFL

Property Damage Loss Estimate			
Value of Loss		% of Value Involved	% of Total Site Value
Building	Not Available	30-40% of the Building	Not Available
Content/Equipment		30-40% of the Equipment / Contents	Not Available
Stock		40-50% of Stock	Not Available
Total Property Loss			Not Available

Our MPL is based on physical/moral hazard includes occupation, combustibility propagation, communication, protection, managements, housekeeping and contingencies. After careful calculations we arrived at **30-40%** of MPL in case of any major occurrence.



36. RISK RATING:

As a result of the risk survey carried out including a detailed review of the production and storage areas, various risk identification and mitigation strategies utilized, etc., the site can be considered to have good reliability and availability factors.

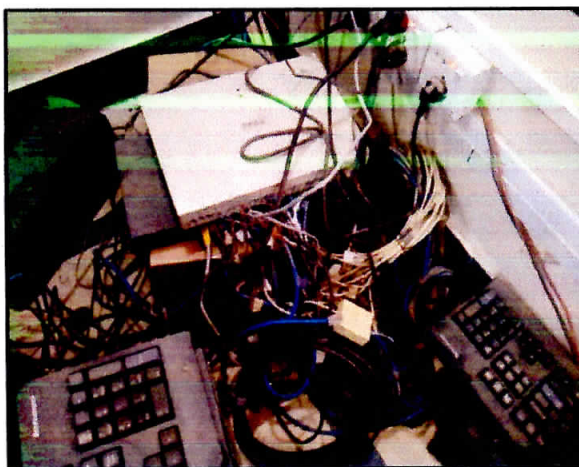
As a result of our risk survey, we have rated the risk against multiple parameters as follows:

Risk Criteria	Range	Rated	Risk Rating	Risk Rating	Rated
Operation/ Maintenance	1-5	4	Good	Poor	1
Storage Condition	1-5	4	Good	Below Average (Room for Improvement)	2
Housekeeping	1-5	4	Good	Average	3
Construction	1-5	4	Good	Good	4
Fire Protection	1-5	2	Below Average	Excellent	5
Security	1-5	3	Average		

Note: Risk rating can be improved by the compliance of risk improvement recommendations.

Rated As: Average Risk

In our opinion, the site can be considered to have the **AVERAGE RISK** with respect to our physical verification and observation.





OBSERVATIONS:

1.	The risk location is built with first class construction.
2.	Total area consists of 1,000 square yard land as per verbally informed by the concern. The site has been rented by the client two years ago.
3.	The vicinity is located at main Latifabad Road connecting to the Highway.
4.	The vicinity has only two fire extinguishing cylinders as firefighting equipment which are not enough for the entire location.
5.	Fire hydrant system with pumps is not available.
6.	Fire Alarms are not installed.
7.	Emergency exit door are not built.
8.	The main power supply to the plant is from WAPDA, and One backup generator found installed.
9.	Spark arrestors, sprinkle system, smoke detectors, heat detectors and flammable gas detectors are not installed or present.
10.	Emergency evacuation map and emergency contact details were not found displayed, however, some of the safety signages were found displayed at the entire location.
11.	O2 Nos. of security guards have found performing the duty round the clock in 2 shifts (9am to 6pm, 6pm to 9am).
12.	CCTV camera system with 25 Nos. of cameras also found installed covering whole vicinity.
13.	The entire location is secured by compound wall with a height of about 10 ft'. The walls are fenced with barbed wire steel rails.
14.	The stock was placed on ironed racks. Walkways were not cleared, stock was not found tagged, and touching the ceilings.



15.	The underground and overhead tanks of 5,000 gallons approx found at site for office use and is apparently in good condition and no sign of leaks noted. All fitting on the tank is free from leaks and is in good condition and no corrosion noted / observed on tank and fittings. The water arrangements are not enough as per needs of the vicinity.
16.	We have carried out a general round of the facility and found housekeeping Good.
17.	The Electrification Systems were found in satisfactory condition in the whole premises taking into consideration General Safety Standards. However, at all some electric fittings were not found either concealed or ducted. Emergency Shutdown system for complete facility was available in case of emergency.
18.	First Aid Box & Complain Box were available at facility at the time of our inspection.

RECOMMENDATIONS:

1.	More fire extinguishers and firefighting equipment should be installed distanced with 5 feet and precautionary arrangements should be as per IAP standards.
2.	Emergency evacuation map, emergency contact details and more safety signages should be displayed at the entire location.
3.	All electric fittings should be either concealed or ducted.
4.	Reserved water supply should be 2-3 hours and more water arrangements shall be made available.
5.	Stock should be properly stacked and tagged, walkways should be cleared, kept on racks distanced from the rooftop.

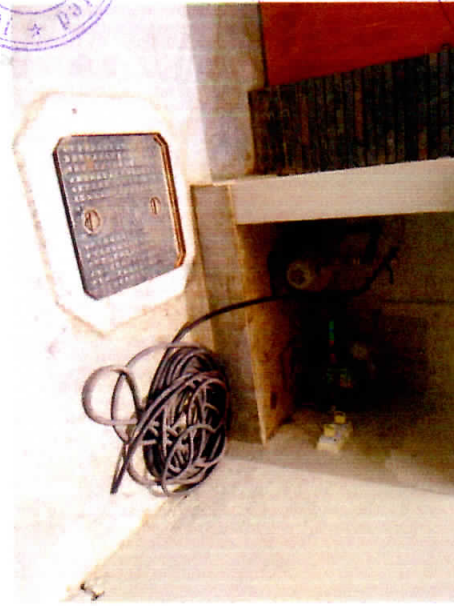
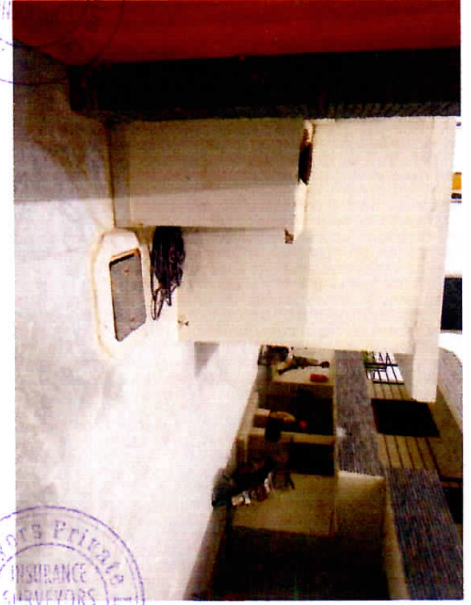
Issued Without Prejudice:

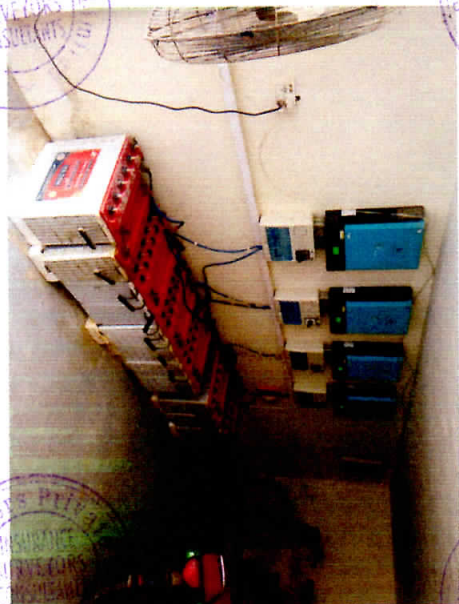
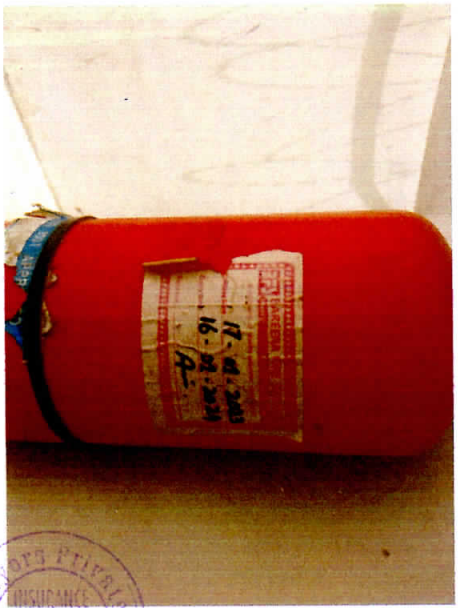
Subject to the terms, conditions, limitations, warranties, deductible (if any) and admission of liability by the TO under the relevant OMD of Takaful

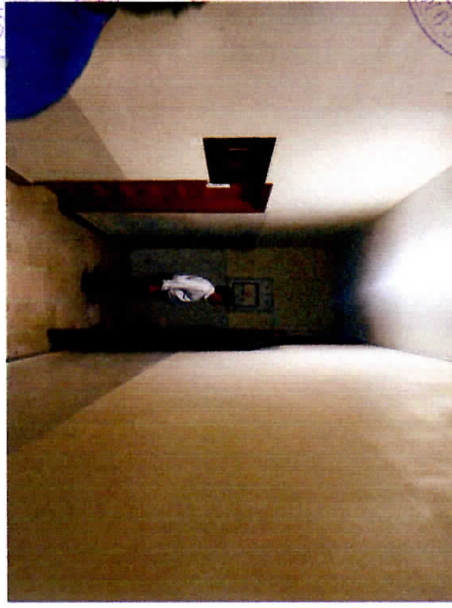
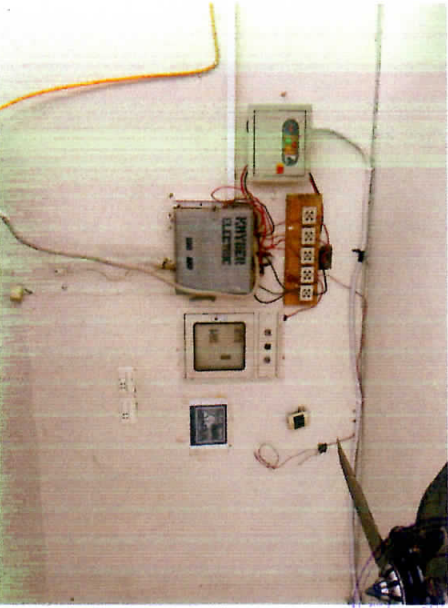
*This report consists of **Twelve (12) sheets** duly initialed/ signed and stamped.*

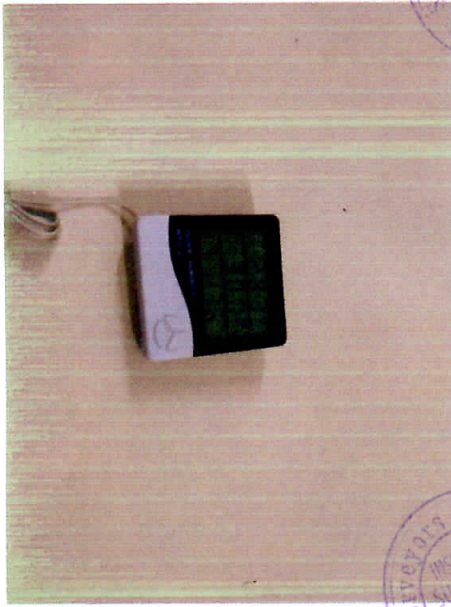
This survey report and all records pertaining thereof will be destroyed after three years from date of issue unless written request is received from party authorizing this survey.

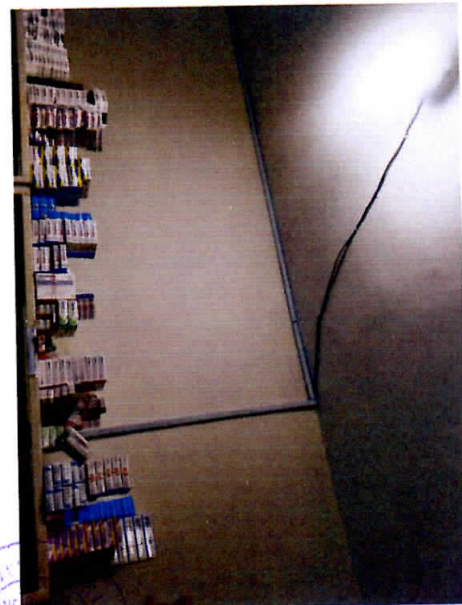
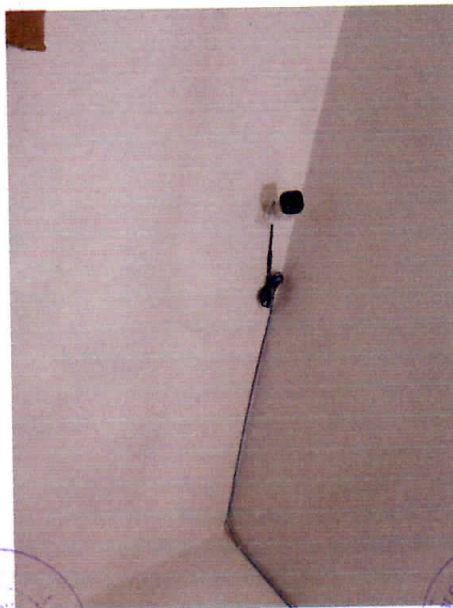
For ICON Surveyors Private Limited

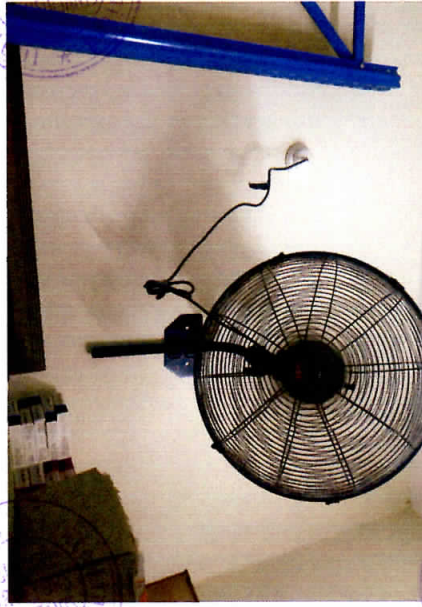
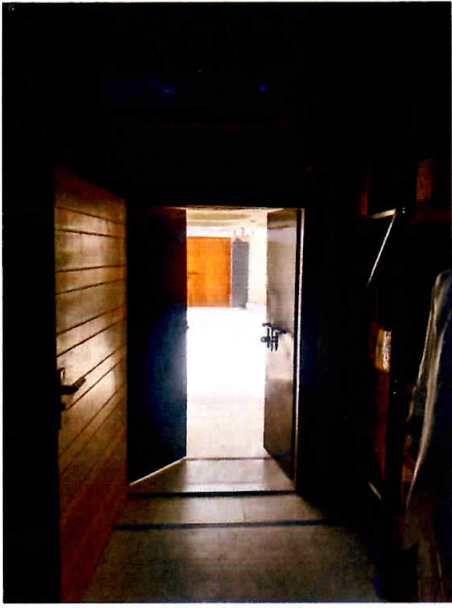














INSURANCE SURVEYORS COMPANY PRIVATE LIMITED

INSURANCE SURVEYORS COMPANY PRIVATE LIMITED

INSURANCE SURVEYORS COMPANY PRIVATE LIMITED

INSURANCE SURVEYORS COMPANY PRIVATE LIMITED

