



Performa Inv No: INSP-0344-Inv

Date: November 21, 2023

Ref: INSP-0344-STL-MS-SS

Risk Inspection

From

To:

MAJOR

**SURVEYORS & LOSS ADJUSTERS (PVT) LTD.
LAHORE-ISLAMABAD-FAISALABAD-MULTAN-
RYK**

Suit No.04, 2nd Floor, Miraj Plaza, Main Market, Gulberg-II,
LAHORE.

Tel : 0423 5788251, 5788030

Fax : 0423 5788251

Email : Imran.younas@majoradjusting.com

NTN No. 4221901-9

Salaam Takaful Ltd.
Business Centre, 6th floor,
Block 6, P.E.C.H.S., Shahrah-e-Faisal,
Karachi 75400, Pakistan.
UAN: 111-875-111 (Ext 167)

**RISK INSPECTION OF GHOURI TRADERS LESSEE OF HASNAIN
PACKAGES LOCATED AT SAJJAD INDUSTRY, 117 J.B., DHANOLA,
FAISALABAD., UNDER FIRE AND ALLIED PERILS ON 14/11/2023**

(PKR.)

FEE:

15,000

SALES TAX 16%:

2,400

EXPENSES:

Travelling

Traveling, photographs and other sundry expenses = 2,500
lump sum

2,500

Total in words: Rupees Nineteen thousand nine hundred only.

19,900/-

For MAJOR
SURVEYORS & LOSS ADJUSTERS (PVT) LIMITED.

Imran Younas





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MAJOR

SURVEYORS & LOSS ADJUSTERS (PVT) LTD.

LAHORE-ISLAMABAD-FAISALABAD-MULTAN-RYK

Suite No. 02, 2nd Floor, Meraj Plaza, Main Market,
Gulberg-II, Lahore.

Tel : 0423-5788028, 5788030

Fax : 0423-5788251

Email : Imran.younas@majoradjusting.com



Our Ref: INSP-0344/EFU/MS.SS

November 21, 2023

RISK INSPECTION REPORT

**FOR THE CONSIDERATION OF
SALAAM TAKAFUL LIMITED.
HEAD OFFICE, KARACHI.**

**SUBJECT : M/S GHOURI TRADERS LESSEE OF HASNAIN PACKAGES
LOCATED AT SAJJAD INDUSTRY, 117 J.B., DHANOLA,
FAISALABAD., UNDER FIRE AND ALLIED PERILS ON
14/11/2023**

PREAMBLE : Under the instructions of the insurers, we visited the client's Factory Situated at Sajjad Industry, 117 J.B., Dhanola, Faisalabad for the purpose of carrying out risk inspection mainly with regard to the risk of fire and allied perils. Our main findings are as follows: -

CLIENT : Ghouri Traders Lessee of Hasnain Packages.

LOCATION OF RISK : M/s Ghouri Traders Lessee of Hasnain Packages Sajjad Industry, 117 J.B., Dhanola, Faisalabad.

ADDRESS OF HEAD OFFICE : MC Girls High School Chanab Chowk, New Khawaja Street, Faisalabad.

The location is bounded as follows: -

Left : Livestock Shed.
Right : Open Plot.
Front : Road.
Back : Road.

BUSINESS : Their main production is printing work, and they print plastic sheet films for local brands in Faisalabad. They have been operating since 2013.

ACCESS : The access to the warehouse is not good condition and the front road of premises in steep condition.

TYPE OF CONSTRUCTION : During our visit to the participant's premises, we noted that the participant had hired two buildings for work. The main area of the building # 1 total land was 5,175 sqft, and the 2nd building area was 3,172 sqft. The participant did not inform us about the covered area, which is currently under the custody of Ghouri Traders on a rental basis. There is only one main building with two entrances, one at the front and the other at the back, both protected with metal steel doors.

Building #1: It was a double-story building with two main halls on the ground floor, measuring a total of 3,038 Sqft (1,638 + 1,400). The ground floor is occupied for production purposes, and there is an additional area for packing/finished goods, measuring 1,312 Sqft. One of the main raw material godowns has a size of 2,580 sqft on 1st floor. The construction of the building includes a RCC roof for the ground floor, burnt brick walls, and a cemented floor. The first floor features a raw material storage area with Izhar structure roof, burnt brick walls, and a cemented floor.

Building # 2: It is a single-story building with two godowns, measuring a total of 3,172 sq ft. There are two godowns available, with sizes of 210 sq ft and 1,098 sq ft, totaling 1,308 sq ft. The godown is used for the purpose of storing stock, such as chemicals, paint, and silencers. The construction of the building includes a TR roof, burnt brick walls, and a cemented floor with conduit wiring. Some stock is present in the open area, including chemicals and gas silencers.

There was only a 225KVA Cummins Genset available in case WAPDA supply was not available. The genset was installed outside the client's premises, in front of the factory.

PLINTH LEVEL : The plinth level of the premises is equal the main road.

HOUSE KEEPING : We carried out a detailed round of the warehouse. We observed that general house-keeping was not good and needed to be improved.

WATER FACILITIES : There was no water storage tank available for factory and there were only 2 small storage tanks available for in house usage.

FIRE HYDRANTS : No fire hydrant was installed at the client's location.

FIRE EXTINGUISHERS : We observed 10 extinguisher of DCP of 6 kg and 1 trolleys of DCP 50kg was available in both premises of clients.

**NEAREST
FIRE BRIGADE** : Rescue 1122 and fire brigade is located at a distance of 5 km from the risk location and it will take minimum 5 to 10 minutes to arrive at the risk location.

**CCTV
CAMERA** : CCTV system was installed in the premises of client locations.

**SMOKE
DETECTOR** : We observed that there were no Smoke detectors installed in the premises of client.

SECURITY STAFF : 03 security guards were deputed by the client at main entrance for day night without armed.

**PREVIOUS LOSS
HISTORY** : A loss was reported six to seven months ago in verbally, but despite our requests, they have not informed us of the loss amount.

STOCK POSITION : During inspection, we observed that the stock of raw material, specifically plastic sheets, was stored in the warehouse without wooden pallets. Additionally, we noted open wiring in the warehouse premises. The stock is transferred manually and through a lift from the first floor to the ground floor. However, we have not been provided with any detailed information regarding the stock.

During our inspection in 2nd building which was occupied for chemical and storage of paint work other items.

**MAIN RECOMM-
ENDATIONS:**

- Keeping in the view the size of premise and value, it is recommended that an overhead tank of 50,000 gallons must be available along with a pressure booster pump having capacity of 500 gpm which should be connected with main hydrant line to be connected with hydrant pipes to be installed at different locations of the risk maintaining distance 100ft from 01 hydrant pipe to another. An automatic diesel pump to be connected with main hydrant line to maintain pressure in the line while it is operated. A spare diesel engine of 50 Kva should be available at site in case of power shut down is occurred for the purpose of backup support of firefighting etc.
- Client should be moved Plastic sheets and plastic cans from production area.
- The client should arrange 18 fire extinguishers of DCP, CO2 and AFFF covering all corners of the covered locations.
- A trailer water bowser must be arranged at site having capacity of at least 1,500 liters to tackle fire immediately if in case a designed hydrant system is not in plan.

- There was no designated firefighting team and/or drill conducted at site. It is suggested that to conduct a firefighting drill of employees at site.
- The client should ensure cleanliness at their factory and maintain good housekeeping conditions. Hazardous materials should be restricted from the premises of the warehouse/production hall.
- The client should arrange No 4 armed security guards for each premises, ensuring 24-hour coverage.
- The client should establish a dedicated power house room and relocate the generator set from outside the factory

CONCLUSION : We are issuing this report on the basis of our physical inspection and the information provided by the Insured for the specific assignment given by the underwriters.

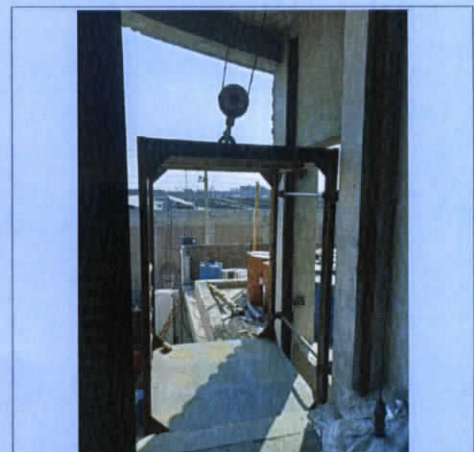
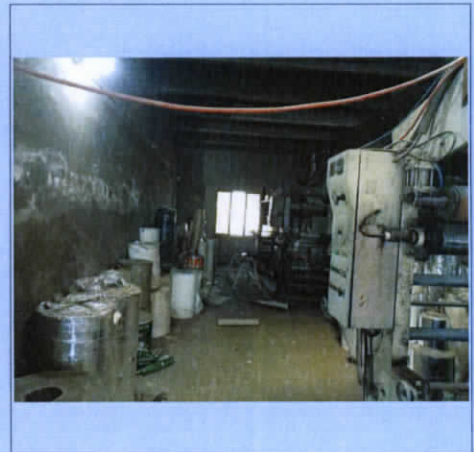
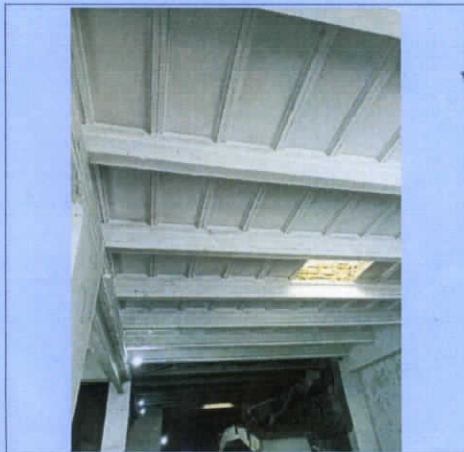
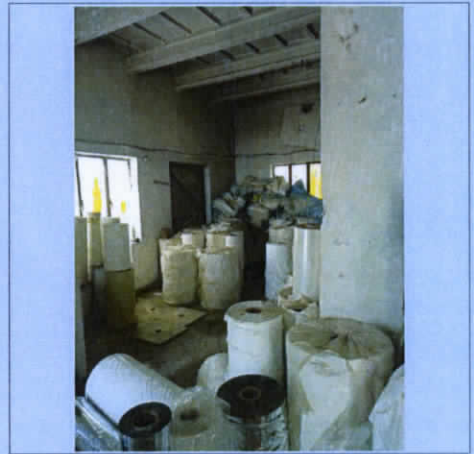
"ISSUED WITHOUT PREJUDICE"
For MAJOR SURVEYORS & LOSS ADJUSTERS (PVT) LTD.

[Handwritten Signature]



ENCLOSURES: 01. Photographs.
02. Our Invoice

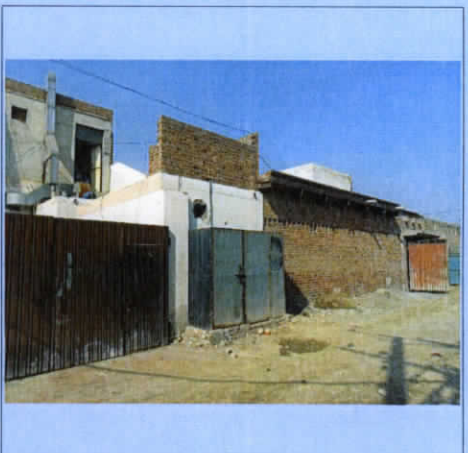
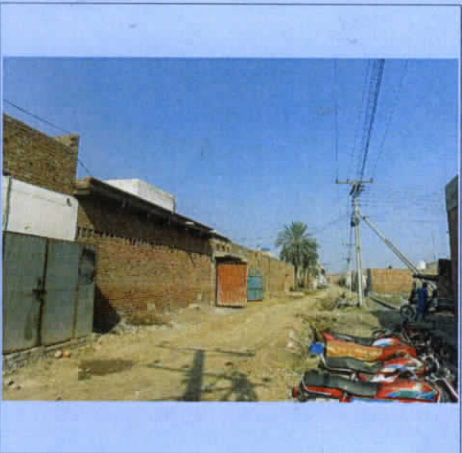
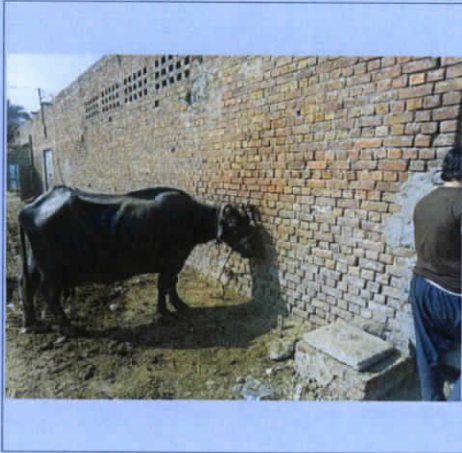
Photographs Of Risk Inspection of Ghouri Traders in Faisalabad



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