

RISK SURVEY REPORT

DHEDHI BROTHERS (WEAVING UNIT)

Date: 16-02-2024

Location: Plot # # 27 / 1, Sector – 6 / A, North Karachi industrial area. Karachi.



SURVEYED & PREPARED BY:

S.M. Naseem Naqvi.
Risk Surveyor

SUBMITTED TO

Underwriting Department
Salaam Takaful Limited

RISK SURVEY REPORT

GENERAL INFORMATION

<u>Address</u>	:	Plot # 27 / 1, Sector – 6 / A, North Karachi industrial area. Karachi.
<u>Reason for Visit</u>	:	Pre–Insurance Survey
<u>Survey Date</u>	:	February 16, 2024
<u>Surveyed By</u>	:	S.M. Naseem Naqvi
<u>Person (s) Met</u>	:	Mr. Shoaib Mehmood (Manager)
<u>Risk Type</u>	:	Weaving unit.
<u>Building</u>	:	2 nd class Construction
<u>Rented / Own</u>	:	Rented Premises.
<u>Plot area.</u>	:	1200 Square Yards.
<u>Covered area</u>	:	1400 Square Feet.
<u>Operation Timing</u>	:	Two Shifts.
<u>Number of Employee (S)</u>	:	50 Employees
<u>Sum Covered</u>	:	N/A
<u>Annual Turnover</u>	:	N/A
<u>Risk/ Covered Perils</u>	:	Fire and Allied Perils

RISK SURVEY REPORT

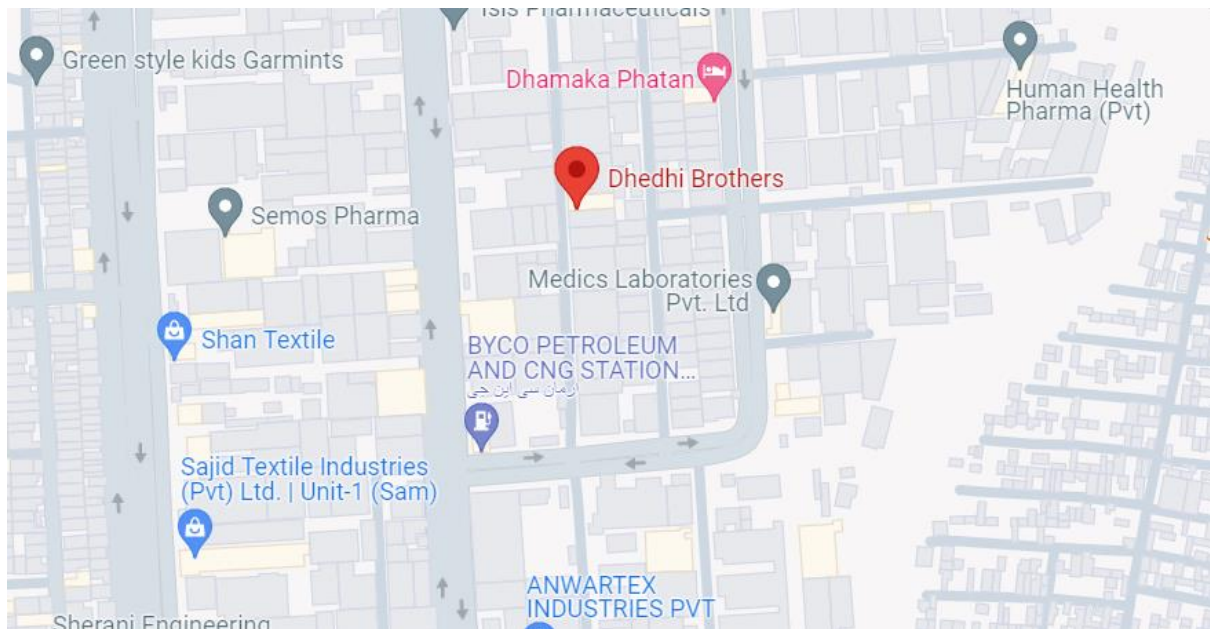
INTRODUCTION

Dhedhi Brothers has a long history of business operations based on highly professional and ethical practices, focused to achieve total customer satisfaction. Dhedhi Brothers, since its inception in 1948, a reliable manufacturer of textile products. Specializing in terry products the company manufacturer and exporter of textiles from Karachi, Pakistan.

Dhedhi Brothers are manufacturing home textile / furnishing: bed Linen, bedsheet sets, duvet / quilt cover sets, towels, bathrobes, kitchen / tea-towels & table linen etc and serving the Retail, Hospitality and Health care industries with a dedicated R&D team.

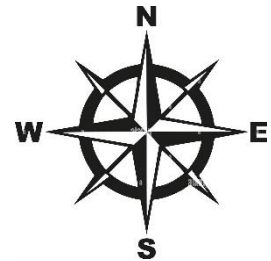
LOCATION AREIAL VIEW

Location: Plot # 27 / 1, Sector – 6 / A, North Karachi industrial area. Karachi.



SURROUNDING EXPOSURES

- East** Road.
- West** Garment unit.
- North** Garment unit.
- South** Towel unuit.



RISK SURVEY REPORT

BUILDING & CONSTRUCTION

This building is having 2nd class structure (Tin sheet roof) and fabric warehouse is on mezzanine floor of the unit. The plot is 1200 square yards and the whole factory plot is covered. The layout of the site is good, giving access to processing areas from all sides for emergency response. Walls are burnt, silica, or sand lime bricks with 9' thickness.

The floor has cemented flooring, ventilators having aluminium frame with shutters without glasses. The fire resistance sliding doors not fitted in the premises. The height of the roof is nearly 15 feet high. There is one iron steel gate fitted at the entrance of the factory premises.

The unit is engaged in the process of cutting, stitching, checking, Press, packing etc. For this purpose, they have all the related machinery and equipment. Process Flow Chart of their operations is as under:

UTILITIES

Electricity:

There is one standby generator of PERKINS of 125 KVA capacity found fitted.

Water:

Capacity of Overhead water tank: There is no proper cemented overhead tank except two fiber tank of 1000 gallon each capacity.

Capacity of underground water tank: The capacity of underground water tank is 12,000 gallons.

HOUSEKEEPING

- The standard of housekeeping in the unit not found satisfactory. There is no separate warehouse for finished goods and cotton yarn bags that are placed inside the processing yard.
- Huge amounts of fluff are seen on the floor, on machines, on electrical wiring and connection and roof and walls. Open tube lights with chokes were found fitted in weaving, dabbling and warping sections. There are no sufficient distances between plant and machinery and stocks which is creating congestion and space problem in the premises and walkways / galleries found with hurdle / blockage.
- "No Smoking Sign" not seen in factory premises including precautionary and preventive measures posters.
- The stocks of cotton yarn bags and fabric rolls placed without wooden pallets on floor in stacking position and no gaps distances maintain between each stacking and stacking height nearly touching the roof height in fabric warehouse on mezzanine floor.

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FIREFIGHTING ARRANGEMENTS.

Public Fire Brigade	:	Nearest fire brigade station is in the jurisdiction of North Karachi Industrial area which is located at five-minute drive.
Fire Fighting Team	:	10 members.
Fire Drill	:	Not schedule.
Fire Extinguishers	:	There are 32 hand type fire extinguishers.
Fire Alarm	:	Not found.
Fire Buckets	:	Not aranged.
Smoke Detectors	:	Not found fitted.
Evacuation Plan	:	Not pasted.

SECURITY ARRANGEMENTS

Security Guards:	No armed security guard deputed in the unit. However, Insured arrange two unarmed watchmen in each shift.
Security Cameras:	There are 10 CCTV cameras found fitted.
Height of Boundary wall:	15 feet.
Barb wire Fence	: N / A.

Risk Evaluation

Fire	Medium	Malicious Damage	Medium
Riot & Strike Damage	Low	Explosion	Low
Atmospheric Disturbance	Medium	Aircraft Damage	Low
Earthquake, Fire & Shock	Low	Burglary	Medium
Vehicle Impact	Medium	Terrorism	Low
Windstorm	Low	Lightning	Low

Emergency Response Plan

The emergency response plan is a plan formulated in advance to ensure fast, orderly, and effective emergency rescue to reduce the damage caused by accidents. An Emergency Response Plan (ERP) is a comprehensive action plan to respond to all emergencies.

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OBSERVATION & RECOMMENDATION

1. The unit is having 2nd class structure (Tine Sheet roof), and warehousing is on the mezzanine floor. Considering the lack of space there is congestion and space problem in processing and warehousing areas. It is recommended to make partition wall between each process and maintain gaps / distances between machines and equipment. **(Critical)**
2. In grey fabric warehouse which is on mezzanine floor and has tin sheet roof, here the stacking height is nearly touching the tin roof height and sufficient distances between each stacking does not maintain. It is recommended to reduce the height of the stacking to at least 04 feet below the roof height and make sufficient distances between each stacking and place the stocks of wooden pallets. **(Critical)**
3. Hand type fire extinguishers were found in the unit, but no trolley mounted fire extinguisher of 50 Kg was available in the factory. It is recommended to arrange at least 03 DCP and 03 Co2 fire trolleys of 50 Kg on priority basis for better protection of the unit. **(Critical)**
4. There is no sand bucket stand arranged on the factory premises. It is recommended to arrange at least one sand bucket stand of 06 buckets for better protection of the premises. **(Critical)**
5. No armed security guard was deputed at the factory premises. It is strongly recommended to deputed at least 02-armed security guards in each shift. **(Critical)**
6. It was observed that there is no fire / security alarm system on the factory premises. It is recommended to install a fire / security alarm system in the factory for early indication of any incidence. **(Critical)**
7. During our visit we observed that there is no smoke detector fitted in the whole factory premises. It is recommended to install smoke or beam detectors for early intimation of any fire incidence. **(Advisory)**
8. A huge amount of fluff is seen on floor, machines, roof and on electrical wiring and tube lights. It is strongly recommended to remove fluff and arrange air compressor for removal of fluff in each shift to avoid any fire incidence due to fluff. **(Critical)**
9. We observed that there is no regular checking of firefighting appliances. It is suggested that a fire protection and prevention checklist should be prepared, and their inspections should be made monthly, and its record maintained. **(Advisory)**
10. We observed that fire resistance sliding door were not fitted in the whole factory. It is recommended to install firefighting sliding doors. **(Advisory)**
11. Standard Operating Procedures (SOPs) like emergency response plans, evacuation plans, preventive maintenance of standby generators and wet fire drill etc. should be maintained and implemented. **(Advisory)**

RISK SURVEY REPORT

Risk Rating	Range	Rated	Risk Rating
Storage Condition	1-5	2	Below Average
Housekeeping	1.5	2	Below Average
Construction	1.5	3	Average
Fire Protection	1.5	3	Average
security	1.5	2	Below Average

Risk Rating	Rated
Poor	1
Below Average	2
Average	3
Good	4
Excellent	5

CONCLUSION

Considering the above referred discussion and observation / recommendation section, in our opinion the risk is rated as **"Below Average"**. However, after implementing our recommendations, the risk may be much better.

FOR AND OR BEHALF OF SALAAM TAKAFUL

RISK SURVEY REPORT

Storage of Grey fabric



Storage of Cotton yarn



Fluff of equipment

