



ICON Surveyors Private Limited

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

INVOICE

Date: 04 September, 2023

Our Ref No: ICON-STL-RI-23/35435

Name of Takaful M/s. Salam Takaful Limited Branch Head Office
Name of participant M/s. Damco Pakistan, Port Qasim, Karachi Loss No.
Date of Intimation 24/08/2023 Date Of Survey 28/08/2023
Subject Risk Inspection of M/s. Damco Pakistan located at Plot # A2, Port Bin Qasim, North West Industrial Zone, Karachi, Sindh.

S. No.	Particulars	Amount
	Professional Fee:	1111 20,000
1	Conveyance Charges	2,000
2	Photograph Sheets	300
	Total	22,300
	SST 13%	2,899
	Rupees Twenty Five Thousand One Hundreds Ninety Nine Only	25,199

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

For: ICON Surveyors Private Limited




Handwritten notes:
25000
M/s. Damco
05/09/23





Ref: ICON-STL-RI-23/35435

September 4, 2023

RISK INSPECTION REPORT



M/S. DAMCO PAKISTAN

**PLOT NO. A2, PORT BIN QASIM, NORTH WEST INDUSTRIAL ZONE,
KARACHI, SINDH**

ASSIGNED BY

M/S. SALAAM TAKAFUL LIMITED

BUSINESS CENTRE, KARACHI



DISCLAIMER:

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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.

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**REPORT PURPOSE:**

The purpose of this report is to provide information for M/s. Damco Pakistan, 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. Damco Pakistan
ADDRESS	Plot No. A2, Port Bin Qasim, North West Industrial Area, Karachi, Sindh
INSPECTION DATE	August 28, 2023
RISK ENGINEER	Syed Muhammad Adnan Naeem
REQUESTED BY	M/s. Salaam Takaful Limited, Business Centre, Karachi
PERSONS SEEN AT THE SITE	Mr. Muhammad Adil Yousuf – Site Manager
YEARS OF CONSTRUCTION	2019
TOTAL AREA OF THE LAND	125,000 square yard approx.



2. CONSTRUCTION:

The premises are constructed with prefab steel structure as warehouse of first class construction.

COMPANY OVERVIEW:

M/s. Damco Pakistan Private Limited, formerly Maersk Logistics Pakistan Pvt. Ltd., a global network of logistics professionals, with 10,500 professionals in over 270 offices around the world, handles more than 50 million CBMs in supply chain management and delivers more than half a million TEU of ocean freight and 60,000 tonnes of airfreight annually. They manage and serve some of the most advanced supply chains in the world, in industries as diverse as retail, electronics, apparel/footwear, chemicals and most recently also the aerospace and government service sectors. With a relentless focus on simplifying complex supply chains, they uncover efficiency improvements that enable their customers to cut their inventories, reduce operating costs, and make significant short-term savings for long-term competitiveness. Their flexible freight forwarding services are extensive and designed to meet customers every need. From full-container or less-than-container ocean shipments to airfreight and inland transportation, their consistently high-quality solutions and extensive hub network ensure complete control over the entire transportation process, fast transit times and seamless connections to the final destination.

3. PLANT LAYOUT:

The Plant Layout Image taken from 'Google' also shows surrounding areas and different Units within the Property whilst the same has been discussed herewith for the perusal and record of the Underwriters.





4. FIRE FIGHTING EQUIPMENTS:

The warehouse has evacuation plan, safety signs were found marked, emergency tackle team and emergency contact numbers were also found displayed. The risk shall be considered **Moderate**.

Observation about Fire and Safety	
Fire Extinguishers	40 Fire Cylinders
Fire Hydrant	Available
Hydrant Pumps	Available
Hose Reels	Available
Emergency Alarm	Available
Emergency Exit Doors	6 Nos
Emergency Tackle Team in Person	Proper team Available

5. SECURITY ARRANGEMENTS:

5.1 ENTRANCE AND EXITS:

There are three main entrance gates for the entire location and fire emergency exit doors are available at the entire vicinity.

5.2 SECURITY STAFF:

The facility has own security staff for the security. Total 15 security armed guards from M/s. Mellborn Cigarette Co. have found performing the duty round the clock in 2 shifts (9am to 6pm, 6pm to 9am).

5.3 C.C.T.V SYESTEM:

45 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	Shaheen Container Yard
South	Main Road
East	Home Care Textile
West	Master Molty Foam Co.

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 12 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 Port Bin Qasim / Rescue 1122 is 10 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:

Port Bin Qasim Police station is 8 km away from the vicinity.

6.5 HOSPITAL:

Kisan Hospital is 10 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 protected from lightening with emergency shutdown system. Thus, the risk is **Low**.

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. Machinery breakdown risk is not associated with them.

8. STOCK POSITION:

The stock of products found at site however quantitative details not provided to us. The stock was stacked on the ironed / wooden racks, packed in cartons, wrapped with stacking tape, kept in designated places.

9. WATER ARRANGEMENTS:

The underground tank 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 warehouse and found housekeeping Good.

11. SAFETY SIGNAGE:

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. 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 K-Electric, and Generator of 350 KVA for back up 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 premises.

19. THEFT AND BURGLARY RISK:

The location 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 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 landslip 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 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 site 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	3	Average	Excellent	5
Security	1-5	4	Good		

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 prefab steel structure of first class construction.
2.	Total area consists of 125,000 square yard land as per verbally informed by the concern.
3.	
4.	The vicinity has only 40 fire extinguishing cylinders as firefighting equipment which are not enough for the entire location.
5.	Fire hydrant system with pumps is available.
6.	Fire Alarms are installed.
7.	6 Nos. of emergency exit doors are available.
8.	The main power supply to the plant is from K-Electric, and One backup generator of 350 KVA found installed.
9.	Spark arrestors, sprinkle system, smoke detectors, heat detectors and flammable gas detectors are not installed or present.
10.	Emergency evacuation map, emergency contact details, and safety signages were found displayed at the entire location.
11.	15 Nos. of security guards of M/s. Mellborn Cigarette Co. have found performing the duty round the clock in 2 shifts (9am to 6pm, 6pm to 9am).
12.	CCTV camera system with 45 Nos. of cameras also found installed covering whole vicinity.
13.	The entire location is secured by compound wall with a height of about 12 ft'. The walls are fenced with barbed wire steel rails.
14.	The stock was placed on ironed / wooden racks, properly tagged and kept on designated area.



15.	The underground tank 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 site and found housekeeping Good.
17.	The Electrification Systems were found in satisfactory condition in the whole premises taking into consideration General Safety Standards. 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 five feet and precautionary arrangements should be as per IAP standards.
2.	Reserved water supply should be 2-3 hours and more water arrangements shall be made available.

Issued Without Prejudice:

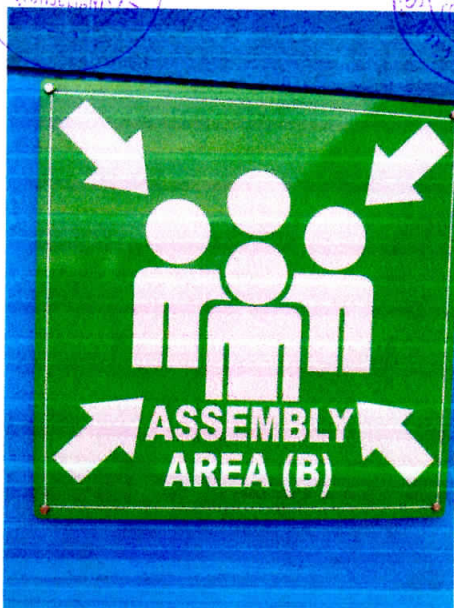
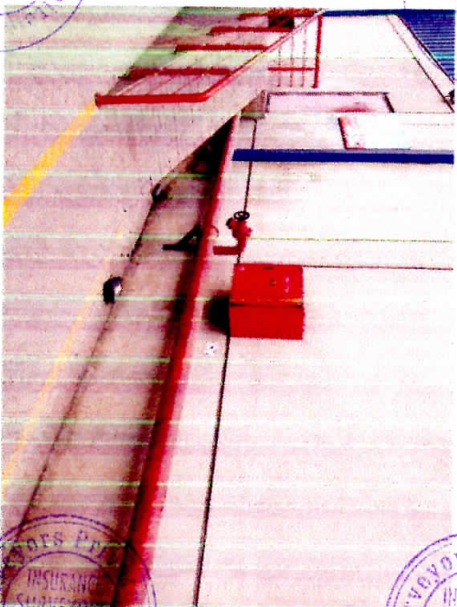
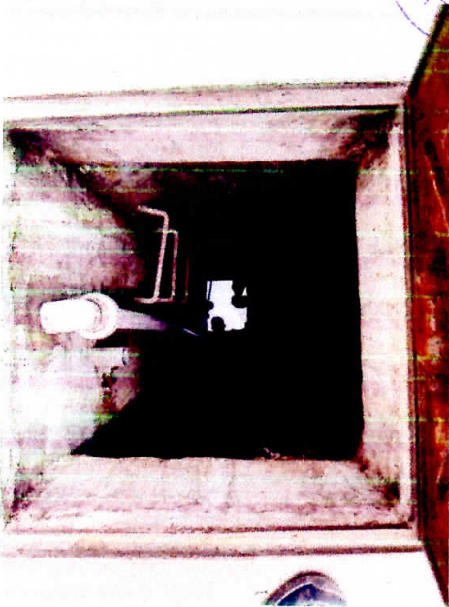
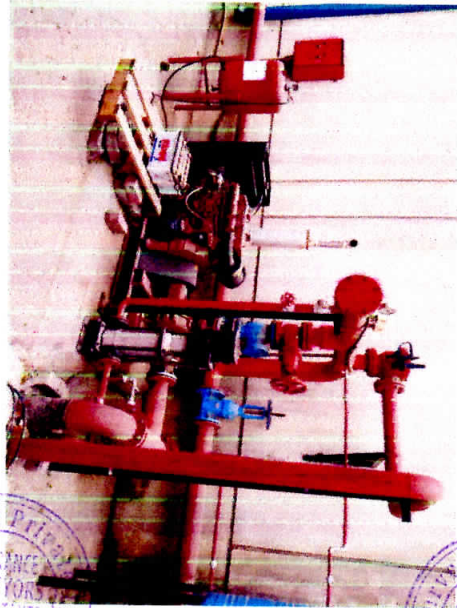
Subject to the terms, conditions, limitations, warranties, deductible (if any) and admission of liability by the TO under the relevant OMD of Takaful

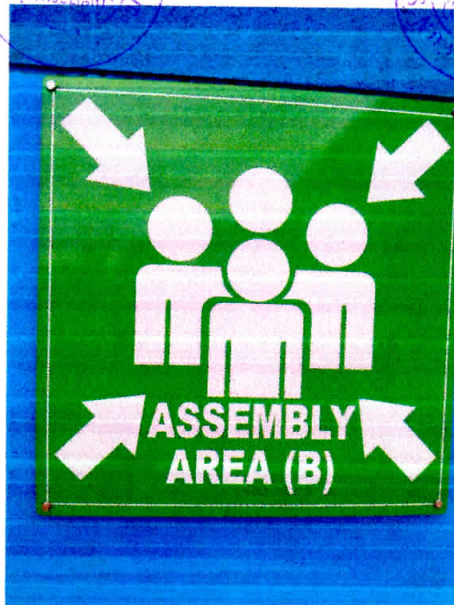
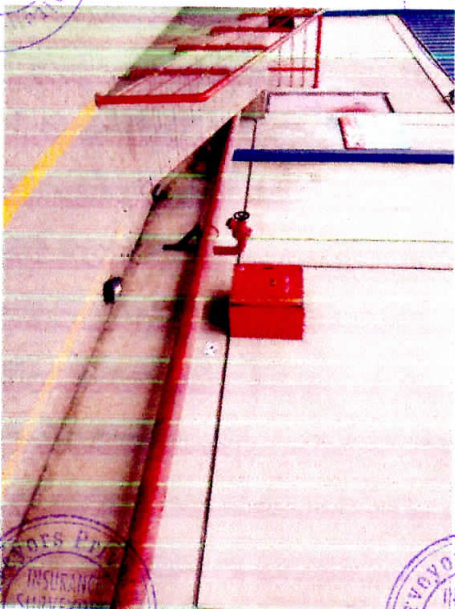
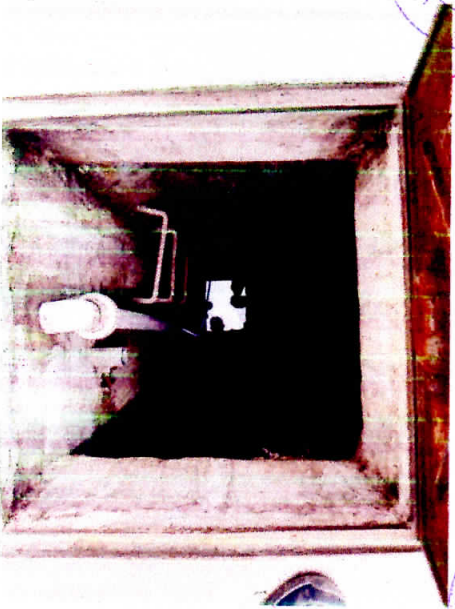
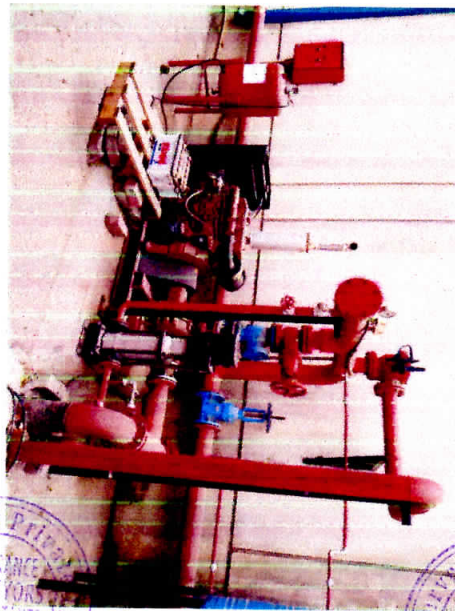
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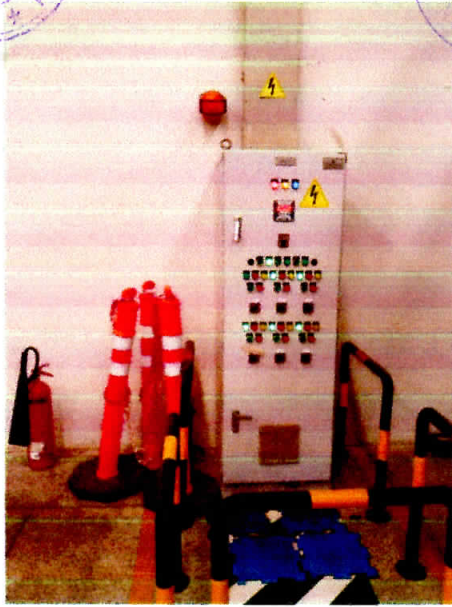
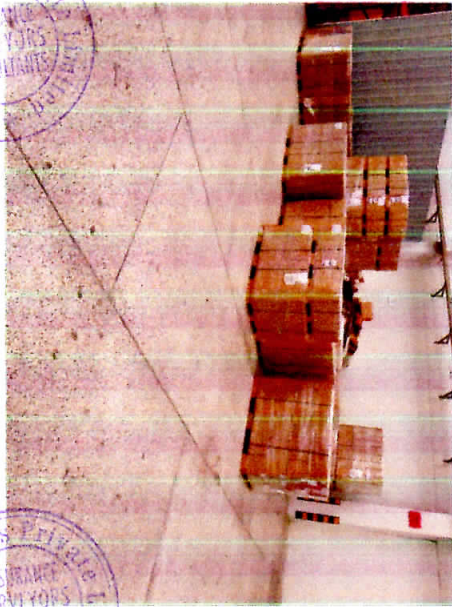
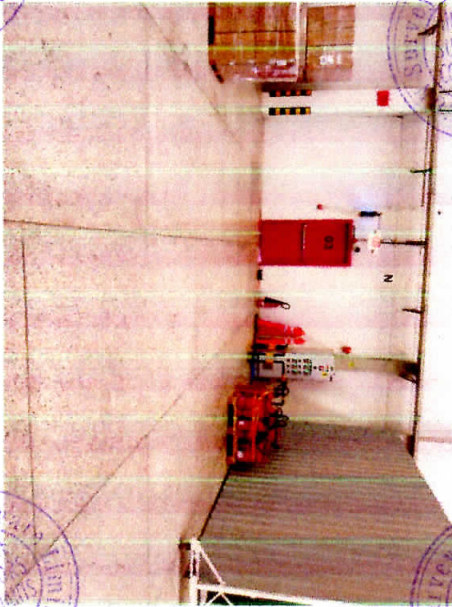
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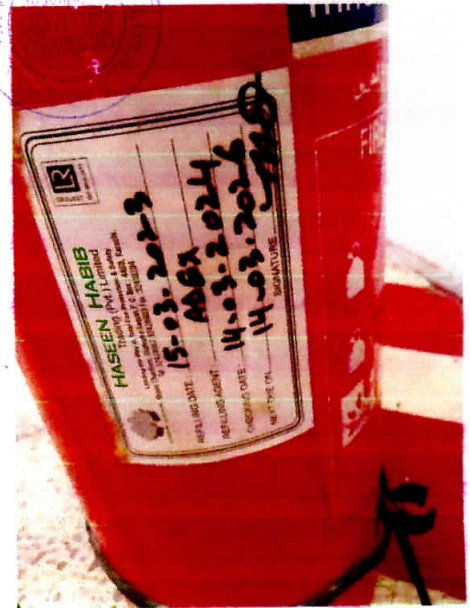
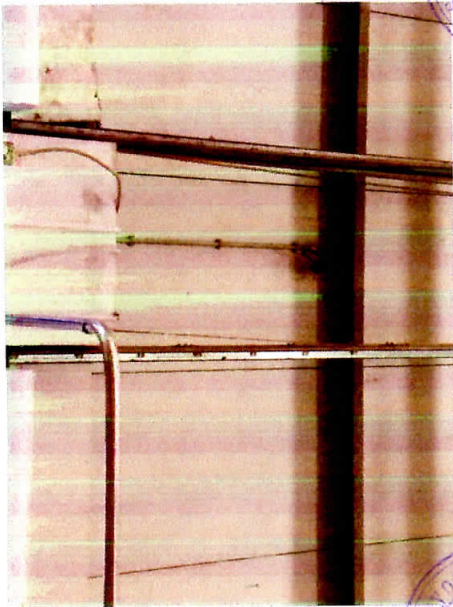
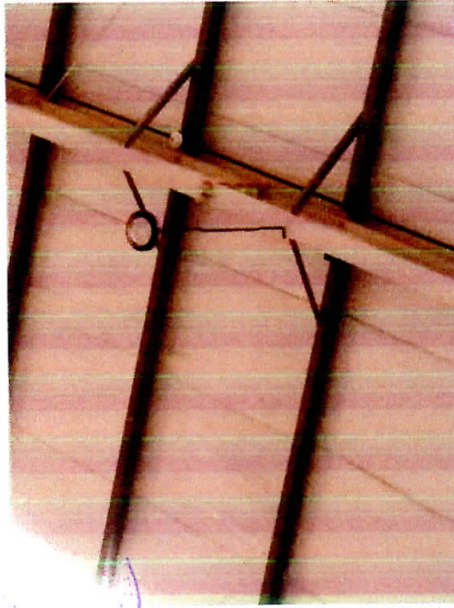


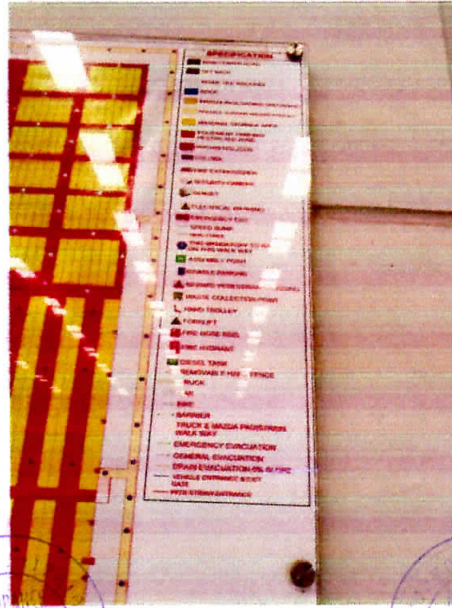
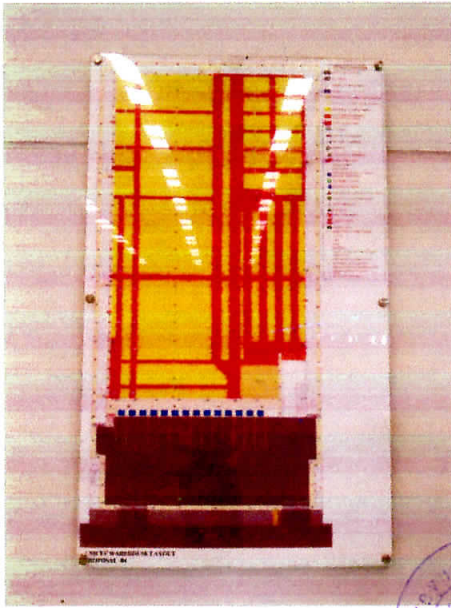
For ICON Surveyors Private Limited











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