

In Covid season, surveyors drive from Delhi to Kol to help Amphan victims

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Kolkata: In Covid season, a group of three surveyors from a leading surveyor firm in Delhi drove over 1,500 kilometres in an SUV from Delhi to Kolkata to help Amphan victims. They came to assess the damages done by the cyclone. The trio drove almost non stop, covering the entire distance in 36 hours.

An assessment by qualified and registered surveyors is a must for settlement of property claims with insurance firms as per IRDA guidelines. After Amphan, the number of surveyors in city was not enough for speedy assessment of damage claims. The number of property claims (mostly commercial) reported in different general insurance companies has already crossed the 1,000 mark.

“We have never experienced something like this. Only three of us travelled to maintain social-distancing norms due to

CLAIM STATUS

- There are over 1,000 property claims in the state
- No. can cross 2K. In that case it will be the highest in recent history of Bengal
- Since there is a shortage of surveyors in Kolkata, most of them came from Delhi, Mumbai
- Surveyors came from Delhi and Mumbai by flight during the floods in Kerala and cyclone in Odisha

- Insurance companies are sending links to their customers where they can lodge a claim online

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Covid. We came through UP and Bihar,” one of the surveyors said. He recalled they were also called during Kerala flood in 2018 and Phani in Odisha in 2019. “We faced a similar situation this time but the only difference was we had to travel by car,” said one of the surveyors, who refused to be named.

Dulal Mitra, executive chairman of Ideal Insurance Broking, said there are just 20-25 surveyors in Kolkata. Maximum number of surveyor firms are in Delhi and Mumbai. So, in case of big disasters, insurance companies bring surveyors from these two cities. An industry veteran, Mitra pointed

out that property survey cannot be kept pending for many days.

Ritesh Kumar, MD & CEO, HDFC ERGO General Insurance said Amphan cyclone has caused widespread damage in West Bengal and Odisha. “We have so far received about 80 motor insurance claims and about 40 commercial claims. We expect more claims to be filed over a period of time,” he added.

P Chhajed, head of non-motor claims, Bajaj Allianz General, said it has started getting claims in the past one week. “We have mostly got commercial and factory claims but there are a few residential claims too,” he added. Chhajed pointed out that the firm is providing spot claim settlement of up to Rs 10 lakh for property insurance. Rahul Agarwal, director, Ideal Insurance said for property damage, it has advised to take photographs and videos of damaged property before removing anything from the spot.