

**SCHEDULE OF SURVEY FEES, INVESTIGATION FEES & EXPENSES – 2022**

(Effective from 01.10.2022 for losses occurring on or after 01.10.2022)

**I. FIRE AND ENGINEERING:****(1) Material Damage:**

Sr. No.	Assessed Loss (Rs.)	Existing (2017)	Revised (2022)
1	Upto 50,000/-	12% of the assessed loss subject to minimum of Rs.2,500/-	15% of Gross Assessed amount subject to minimum of Rs. 3,000/-
2	Above 50,000 upto 1,00,000/-	Rs.6,000/- + 2.25% on balance above Rs.50,000/-	Rs.7,500/- + 3% on balance above Rs. 50,000/-
3	Above 1,00,000/- upto 10,00,000/-	Rs.7,125 + 1.75% on balance above Rs.1,00,000/-	Rs.9,000/- + 2.25% on balance above Rs.1,00,000/-
4	Above 10,00,000/- upto 25,00,000/-	Rs.22,875 + 1.5% on balance above Rs.10,00,000/-	Rs.29,250 + 1.75% on balance above Rs. 10,00,000/-
5	Above 25,00,000/- upto 50,00,000/-	Rs.45,375 + 1.25% on balance above Rs.25,00,000/-	Rs. 55,500/- + 1.40% on balance above Rs. 25,00,000/-
6	Above 50,00,000/- upto 1,00,00,000/-	Rs.76,625 + 0.75% on balance above Rs.50,00,000/-	Rs. 90,500/- + 0.90% on balance above Rs. 50,00,000/-
7	Above 1,00,00,000/- upto 5,00,00,000/-	Rs.1,14,125 + 0.35% on balance above Rs.1,00,00,000/-	Rs.1,35,500/- + 0.40 % on balance above Rs. 1,00,00,000/-
8	Above 5,00,00,000/- upto 15,00,00,000/-	Rs.2,54,125/- + 0.70% on the balance above Rs.5,00,00,000/-	Rs. 2,95,500/- + 0.75% on balance above Rs. 5,00,00,000/-
9	Above 15,00,00,000/- upto 50,00,00,000/-	Rs.9,54,125/- + 0.25% on the balance above Rs.15,00,00,000/-	Rs. 10,45,500/- + 0.25% on balance above Rs. 15,00,00,000/-
10	Above 50,00,00,000/-	Rs.18,29,125/- + 0.15% on balance above Rs.50,00,00,000/-, subject to maximum of Rs.25,00,000/-	Rs.19,20,500/- + 0.15% on balance above Rs.50,00,00,000/-, subject to maximum of Rs.25,00,000/-

**Notes –**

- For assessment under Indemnity as well as Reinstatement Value Policies, the survey fees applicable will be on the Gross assessed loss on Reinstatement Value Basis.
- In cases where the claim is not admissible but surveyor has assessed the loss, without prejudice, survey fee should be paid based on the assessed loss.
- All material damage claims arising out of one event at multiple location relating to one client in respect of one policy and one surveyor will be treated as separate losses for determining the professional fees payable."

**(2) Loss of Profit:**

Sr. No.	Assessed Loss (Rs.)	Existing (2017)	Revised (2022)
1	Upto 5,00,000/-	200% of Material Damage Fees	200% of Material Damage Fees
2	Above 5,00,000/- upto 10,00,000/-	Rs.28,250/- + 150% of fees for Material Damage on balance amount exceeding Rs.5,00,000/-	Rs.36,000/- + 150% of fees for Material Damage on balance amount exceeding Rs.5,00,000/-

3	Above 10,00,000/-	Rs.41,375/- + 100% of fees for material damage on balance amount exceeding Rs.10,00,000/- subject to maximum of Rs. 18,00,000/-.	Rs.52,875/- + 100% of fees for material damage on balance amount exceeding Rs.10,00,000/- subject to maximum of Rs. 25,00,000/-
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(3) **Preliminary Survey Fees:**

Existing (2017)	Revised (2022)
Appointment of any preliminary surveyor for Property Damage Claim should be avoided as far as possible. In case, any preliminary surveyor has to be appointed then his fees may be paid at flat amount of Rs.5,000/- irrespective of category of the surveyor.	In exceptional cases, where preliminary surveyor for Property Damage Claim has to be appointed who is not the final surveyor, the fees for preliminary survey may be paid at a flat amount of Rs. 7,500/-, irrespective of category of the surveyor.

(4) **Fees Payable to the Surveyors where assessment of the claim is not required:**

Appearance in a Court / Tribunal / Ombudsman office / Consumer Forum etc.

Sr. No.	Category of Surveyor	Existing (2017)	Revised (2022)
1	Fellow Member	Rs. 10,000/- per day	Rs. 20,000/- per day.  For claims, where the net assessed loss exceeds Rs. 2 crores, the fees may be negotiated by the officer authorised by the Company.
2	Associate Member	Rs. 7,500/- per day	Rs. 10,000/- per day
3	Licentiate Member	Rs. 5,000/- per day	Rs. 7,500/- per day

(5) **Total Loss Claims:**

Existing (2017)	Revised (2022)
A claim may be treated as Total Loss when salvage value is below 5% of the sound value of the property destroyed. The fee to be paid for total loss claim may be restricted to 75% of the fees prescribed for normal claims.	A claim may be treated as Total Loss when salvage value is below 5% of the sound value of the property destroyed. The fee to be paid for total loss claim may be restricted to 75% of the fees prescribed for normal claims.

(6) **Salvage:**

Existing (2017)	Revised (2022)
When the surveyor is required to undertake reconditioning and sale of salvage on behalf of the Account / Interest concerned, he may be paid fees and actual expenses maximum upto 5% of value realized subject to maximum Rs.10,00,000/-.	When the surveyor is required to undertake reconditioning and sale of salvage on behalf of the Account / Interest concerned, he may be paid fees and actual expenses maximum upto 5% of value realized subject to maximum Rs.10,00,000/-.

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## II. MISCELLANEOUS DEPARTMENT

### (1) Schedule of Survey Fees:

Continue the existing practice i.e. to use Fire & Engineering Survey Fee Schedule for Misc. Dept. also.

### (2) Schedule for Doctor's Fees:

In regard to Doctors Fees for Mediclaim and other health policies, the existing practice of deciding the fees by DGM/ CRM depending upon the standing of the Doctor will continue subject to the following limits:

Existing (2017)	Revised (2022)
Maximum of Rs. 1,500/- for General Physicians and Maximum of Rs. 3,000/- for Specialists	Maximum of Rs. 1,500/- for General Physicians and Maximum of Rs. 3000/- for Specialists

## III. MARINE (CARGO) SURVEY FEES

### (1) Assessment of Loss/Damage to all types of Cargo

#### (a) Job work exceeding 5 hours for any loss

Sr. No.	Category of Surveyor	Existing (2017)	Revised (2022)
1	Fellow Member	Rs.7,500/- for on the job exceeding 5 hrs per day subject to maximum of Rs.50,000/-	Rs.9,000/- for on the job exceeding 5 hrs per day subject to maximum of Rs.60,000/-
2	Associate Member	Rs.6,000/- for on the job exceeding 5 hrs per day subject to maximum of Rs.35,000/-	Rs.7,500/- for on the job exceeding 5 hrs per day subject to maximum of Rs.45,000/-
3	Licentiate Member	Rs.3,750/- for on the job exceeding 5 hrs per day subject to maximum of Rs.25,000/-	Rs. 5,000/- for on the job exceeding 5 hrs per day subject to maximum of Rs.35,000/-

\*However, in case of large and complex cases, Competent Authority may increase the maximum cap to 200% (for example Rs. 1,20,000/- Fellow Member)

#### (b) On the job work not exceeding 5 hrs for any loss

Sr. No.	Category of Surveyor	Existing (2017)	Revised (2022)
1	Fellow Member	Maximum of Rs.3,750/-	Maximum of Rs. 5,000/-
2	Associate Member	Maximum of Rs.3,125/-	Maximum of Rs. 4,000/-
3	Licentiate Member	Maximum of Rs.1,825/-	Maximum of Rs. 3,000/-

#### Notes –

1. Appointing office should pay the survey fees, if the insured does not pay. Survey fees should also be paid, even if the liability to the Insurer is NIL under the policy provided the surveyor is appointed by insurers.
2. For claims involving machinery and equipment requiring detailed inspection in line with Engineering Surveys to ascertain the extent of loss, Fire & Engineering Schedule of Fee will be applicable.

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(2) **Claims for non-delivery and shortages:**

Sr. No.	Category of Surveyor	Existing (2017)	Revised (2022)
1	Fellow Member	Maximum of Rs.3,750/-	Maximum of Rs. 5,000/-
2	Associate Member	Maximum of Rs.3,125/-	Maximum of Rs. 4,000/-
3	Licentiate Member	Maximum of Rs.1,825/-	Maximum of Rs. 3,000/-

\*However, in the cases involving GOT (GUARANTEED OUT TURN) claims and Import Transits involving sea/air voyages only, Companies may allow, at the discretion of competent authority, fees as per the aforementioned slab (a) for more than 5 hours.

**Note** – For Claims involving machinery and equipments requiring detailed inspection in line with Engineering Surveys to ascertain the extent of loss, Fire & Engineering Schedule of Fees will be applicable.

**IV. MOTOR DEPARTMENT**

(1) **Survey Fees**

Sr. No.	Estimate of Repairs (Rs.)	Existing (2017)	Revised (2022)
1	Upto 20,000/-	Rs. 850/-	Rs. 850/-
2	Above 20,000/- to 50,000/-	Rs. 1,200/-	Rs. 1,500/-
3	Above 50,000/- to 1,00,000/-	Rs. 1,500/-	Rs. 1,800/-
4	Above 1,00,000/- to 2,00,000/-	Rs. 2,300/-	Rs. 2,800/-
5	Above Rs.2,00,000/- to Rs. 30,00,000/-	Rs. 2,300/- + 0.7% on balance amount above Rs.2,00,000/- subject to maximum of Rs.12,000/-	New Slab - Above Rs. 2,00,001/- to Rs. 30,00,000/- Rs. 2,800/- + 0.70% on balance amount above Rs. 2,00,000/- subject to maximum fee of Rs. 15,000/-
6	Above Rs. 30,00,000/-		Rs. 15,000/- + 0.70% on balance amount above Rs. 30,00,000/- subject to maximum of Rs. 25,000/-

Note: In cases where the Estimate of Repairs is more than the IDV, then the maximum survey fee that can be paid, shall be calculated based on IDV and not on Estimate of Repairs.

(2) **Valuation of Vehicle**

Sr. No.	Existing (2017)	Revised (2022)
1	Two & Three-Wheeler - Rs. 750/-	Two & Three-Wheeler - Rs. 750/-
2	Private Car / Taxis – Rs. 1,000/-	Private Car / Taxis – Rs. 1,000/-
3	Others - Rs. 1,500/-	Others - Rs. 1,500/-

(3) **Investigation for OD Claims:**

Existing (2017)	Revised (2022)
Rs. 2,000/- plus conveyance by public transport and/or by Two-Wheeler, TA and DA and other out of pocket expenses. Additional fee for additional effort for complicated cases. In exceptional circumstances the Third-Party claim investigator may be reimbursed conveyance expenses by Car/Taxi provided prior approval is obtained from competent authority.	Rs. 2,500/- plus conveyance by Public Transport and/or by Two-Wheeler. TA & DA and other out of pocket expenses. Additional fee for additional effort for complicated cases. *In exceptional circumstances, the investigator may be reimbursed conveyance expenses by Car / Taxi provided prior approval is obtained from competent authority.

(4) **Re-inspection / Spot Survey Fees:\***

Sr. No.	Re-inspection / Spot Survey	Existing (2017)	Revised (2022)
1	Upto 80 Kms	Rs. 850/-	1,000/-
2	Above 80 Kms	Rs. 1,200/-	1,500/-

(5) **Outstation Survey (Spot/Final/Re-inspection) involving overnight Stay away from the normal place of work:**

Fees calculated at 150% of the amount determined as per scale given above will be payable.

(6) **Motorized Machines:**

The above schedule is to apply for Survey jobs in respect of motorized machines also. However, in the case of following types of miscellaneous class vehicles, Fire & Engineering fee schedule may apply:

- Cranes: Breakdown vehicles, mobile cranes and goods carrying vehicles having a crane as a part of or fixed to the vehicle or trailer.
- Dumpers, Dust Carts, Water Carts, Road Sweepers and Tower Wagons, Mechanical Navies, shovels, Grabs, Excavators, Mobile Plant, Road Rollers, Site Clearing and Levelling Plant and Tar Sprayers.

**Notes -**

- The above provisions will not be applicable to dumpers/ tippers registered as Goods carrying vehicle
- Total Loss due to Fire and allied perils in respect of above Misc. type of vehicles - Motor Survey fee shall be applicable
- The maximum survey fee under above shall be restricted to Rs. 25,000/-
- Since Survey fee of above Misc. vehicles are applicable as per Fire & Eng. Schedule, the survey should be entrusted to the surveyor who is having Motor License with Engineering survey expertise, preferably having Engineering License.

**V. AVIATION DEPARTMENT - Introduced in 2017**

Sr. No.	Existing (2017)	Revised (2022)
1	Assessment of Loss/Damage by any Aviation Surveyor licensed in India – Rs. 15,000/- per man day for eight hours. Expenses payable as per Section VI (General Provisions) of Survey Fee Schedule shall be in addition to the above fees.	<b>The fees and the approving authority shall be decided by General Manager (Aviation).</b>
2	Assessment of Loss/Damage by Foreign/Overseas/Global Aviation Surveyors – <b>To be decided by the Company</b>	

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**VI. GENERAL PROVISIONS APPLICABLE TO ALL DEPARTMENTS**

**(1) Fees for Joint Survey:**

Existing (2017)	Revised (2022)
Appointment of Joint Surveyors shall be at the discretion of Head Office and fee for joint survey may be paid @ 150% of the schedule to be shared equally.	Appointment of Joint Surveyors shall be at the discretion of Head Office and fee for joint survey may be decided by each Company.

**(2) Fees of Consultant / Specialist:**

Existing (2017)	Revised (2022)
Wherever a Consultant / Specialist is appointed to assist the surveyor, his fee shall be negotiated and agreed at the time of appointment itself.	Wherever a Consultant / Specialist is to be appointed to assist the Surveyor, his fees will be negotiated and agreed at the time of appointment by an officer not below CRM or DGM I/C.

**(3) Additional fees payable at the discretion of the company:**

Whenever any special efforts are required for assessing loss in respect of complicated claims, payment of additional fees if any, may be decided as given below. The percentage mentioned herein below table is total fee payable and not the additional fee over and above the normal fee:

Sr. No.	Authority	Existing (2017)	Revised (2022)
1	DGMs / CRMs	Upto 150% of Survey Fees including the claims falling within the Financial Authority of Divisional Offices	Upto 200% of Survey Fees including the claims falling within the Financial Authority of Divisional Offices
2	GM	Upto 200% of Survey Fees	Upto 250% of Survey Fees
3	HCC	Exceeding 200% of Survey Fees	Exceeding 250% of Survey Fees

**(4) Investigation Fees (other than Motor):**

Existing (2017)	Revised (2022)
DGMs / CRMs to negotiate in advance the fees depending upon status of the investigators and nature of investigation, subject to minimum Rs. 3,500/-.	Wherever an Investigator is to be appointed, his fees will be negotiated and agreed at the time of appointment by CRM or DGM I/C, subject to minimum of Rs. 5,000/-.

**(5) Conveyance Expenses:**

**(i) Survey undertaken within local Municipal limits / township/city/urban agglomeration:**

Sr. No.	Class of City	Existing (2017)	Revised (2022)	
			(Motor)	(Other than Motor)
1	Metro Cities*	Rs. 600/-	Rs. 900/-	Rs. 1,200/-
2	A Class Cities - Other than Metros	Rs. 600/-	Rs. 750/-	Rs. 900/-
3	Other Places	Rs. 350/-	Rs. 500/-	Rs. 600/-

\* Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Ahmedabad, Bengaluru and Pune

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(ii) Survey undertaken outside local Municipal limits / township/city/urban agglomeration.

(a) Reimbursement on actual basis (Travel by Air / Rail):

Sr. No.	Class of City	Existing (2017)	Revised (2022)
1	Fellow Member	Air (Economy) / AC II Tier	Air (Economy) / AC II Tier
2	Associate and Licentiate Member	AC-II – Discretion for allowing travel by higher classes for difficult areas and due to urgency shall be with CRM/DGM	Air (Economy) / AC-II Tier

(b) Where the surveyor travels by road:

Sr. No.	Existing (2017)	Revised (2022)
1	Where the surveyor travels by road in his own car upto a distance of 350 Kms from his normal place of work to attend to a survey, he shall be paid uniformly a Km rate equal to 15% of the local price of petrol per litre for distance actually travelled. Where the distance travelled is more than 350 Kms, he may do so with the prior approval of the officer appointing him for the work	Where the surveyor travels by road in his own car upto a distance of 350 Kms from his normal place of work to attend to a survey, he shall be paid uniformly a Km rate equal to 15% of the local price of petrol per litre for distance actually travelled. Where the distance travelled is more than 350 Kms, he may do so with the prior approval of the officer appointing him for the work
2	Where the surveyor travels by taxi with the prior approval of the appointing officer he will be entitled to actual taxi fare incurred.	Where the surveyor travels by taxi with the prior approval of the appointing officer he will be entitled to actual taxi fare incurred.
3	If the surveyor undertakes the journey in his own motor cycle or scooter to the site of the accident/garage and other places on the claims work he shall be paid uniformly a KM –rate equal to 7.5% of the local price of petrol per litre for distance actually travelled.	If the surveyor undertakes the journey in his own motor cycle or scooter to the site of the accident/garage and other places on the claims work he shall be paid uniformly a KM –rate equal to 7.5% of the local price of petrol per litre for distance actually travelled.

(6) Hotel charges:

Existing (2017)	Revised (2022)												
Reimbursement of lodging charges for stay in any ITDC or 3 Star Hotel (A.C. single room) may be made to surveyor on production of original bills and receipts from the hotel. However, if accommodation is not available in any of the ITDC or 3 star Hotels, then the surveyor may stay in any other hotel in which case, the maximum lodging charges payable to the surveyor will be either the lodging charges applicable to ITDC / 3 Star Hotel or actual expenses incurred towards lodging charges whichever is lower.	Reimbursement of lodging charges for stay in a Hotel may be made to surveyor on production of original bills and receipts from the Hotel. The maximum lodging charges payable to the surveyor will be as per the following slabs:  <table border="1"> <thead> <tr> <th>Category</th> <th>Metro Cities</th> <th>Other Cities</th> </tr> </thead> <tbody> <tr> <td>Fellow</td> <td>4,800/-</td> <td>2,400/-</td> </tr> <tr> <td>Associate</td> <td>2,900/-</td> <td>1,500/-</td> </tr> <tr> <td>Licentiate</td> <td>2,000/-</td> <td>1,000/-</td> </tr> </tbody> </table> <p>* Metro Cities - Delhi, Mumbai, Chennai, Kolkata, Ahmedabad, Bengaluru and Hyderabad</p>	Category	Metro Cities	Other Cities	Fellow	4,800/-	2,400/-	Associate	2,900/-	1,500/-	Licentiate	2,000/-	1,000/-
Category	Metro Cities	Other Cities											
Fellow	4,800/-	2,400/-											
Associate	2,900/-	1,500/-											
Licentiate	2,000/-	1,000/-											

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(7) **Daily Halting Allowance:**

Sr. No.	Class of City	Existing (2017)	Revised (2022)
1	A Class Cities	Rs. 1,200	Rs. 1,500
2	B Class Cities	Rs. 900	Rs. 1200
3	Other Places	Rs. 750	Rs. 900

The Daily Halting Allowance shall be paid for the period commencing from the time of outward journey from the Headquarters to the time of return to the Headquarters. Payment of daily halting allowance shall be regulated by the following scale:

Sr. No.	Journey Period	Existing (2017)	Revised (2022)
1	Every unit of 24 hours	Full daily halting allowance	Full daily halting allowance
2	Period exceeding 12 hours	Same as for 24 hour unit	Same as for 24 hour unit
3	Period exceeding 6 hours but not Exceeding 12 hours	50% of the amount for a 24 hour unit	50% of the amount for a 24 hour unit
4	Period not exceeding 6 Hrs.	30% of the amount for a 24 hour unit	30% of the amount for a 24 hour unit

No Daily Halting Allowance shall be paid for journey within the jurisdiction of the Surveyors Headquarters i.e. Municipal or town limits.

(8) **Photographs / Video / CDs:**

Existing (2017)	Revised (2022)
Charges to be reimbursed on the basis of actual number of digital photographs (both soft copy and hard print) @ Rs.10/- per print subject to maximum of Rs.200/-. Bills / cash memos not to be insisted upon. In addition to still / digital photographs, Videography may be encouraged and actual expenses be reimbursed subject to maximum of Rs.1,000/-.	Charges to be reimbursed on the basis of actual number of digital photographs (both soft copy and hard print) @ Rs.10/- per print subject to maximum of Rs.200/-. Bills / cash memos not to be insisted upon. In addition to still / digital photographs, Videography may be encouraged and actual expenses be reimbursed subject to maximum of Rs.1,000/-.

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