

Roles and responsibilities of Surveyors

- A surveyor or loss assessor whether appointed by insurer or insured, shall submit his report to the insurer as expeditiously as possible, but not later than 15 days of his appointment.
- Where the insured is unable to furnish all the particulars required by the surveyor or where the surveyor does not receive the full cooperation of the insured, the insurer or the surveyor, as the case may be, shall inform in writing to the insured under information to the insurer about the consequent delay that may result in the assessment of the claim. It shall be the duty equally of the insurer and the surveyor to follow up with the insured for pending information / documents guiding the insured with regard to submissions to be made. The insurer and/or surveyor shall not call for any information/document that is not relevant for the claim.
- Where special circumstances exist in respect of a claim either due to its special /complicated nature, or due to difficulties associated with replacement/reinstatement, the surveyor shall, seek an extension from insurer for submission of his report. In such an event, the insurer shall give the status to the insured. The insurer may make provisional/ on account payment based on the admitted claim liability.
- A Surveyor shall mark all correspondence with Insured/Claimant to the Insurance Company.
- A copy of the Survey Report shall be made available to the Insured/Claimant by the Insurance Company, if the Insured/Claimant so desires.

Please note: This is not an exhaustive list and the roles, duties and responsibilities of surveyor are subject to amendment basis the regulator's directives. Further the said roles, duties and responsibilities are in addition to those already defined under the Protection of Policyholders' Interests Regulations, 2024.

