



Gulf Indian High School, Dubai

RISK ASSESSMENT REPORT 2023-2024



PHYSICS LAB



CHEMISTRY LAB



BIOLOGY LAB



LIBRARY



**PROPERTY INSURANCE
RISK SURVEY REPORT**

Insured/ Proposer

Name	M/S Gulf Indian High School & or / Mr. Ahmad Abdulla Ali Al Shafar P O Box# 646, Dubai, UAE
Location	Gulf Indian High School, Plot# 214-449, Al Garhoud, Dubai
Contact Persons	Mr. Wvnn. / Mr. Shibu
Telephone	04 2824455 / 050 8466007
Date of survey	07-09-2023
Name of surveyor	ENGR. SAFIULLAH MS

Main Process/Function/Activity

English medium kg/primary/intermediate/secondary school for expatriate students with extracurricular activities

Exposure hazard of the entire complex

Exposed to moderate risk against fire & allied perils by over viewing the clients proper civil maintenance works and fire safety features through their contractors M/S Al Shafar properties, Dubai

Working Hours

7 AM - 12 PM & 1 PM - 6 PM

Nature of goods stored: Library books, text/note books & uniform outsourced, extra books only available at store

On Pallets :

On Racks: 100% at stores/library

Other Methods:

Description of educational & curriculum activities: Academic, athletic, arts, literature, elocution, painting etc

Details of M/C/Equipments: Gen, comp, ACs, projectors, pumps, CCTV, audio/video sys, lab equipments

Details of Raw Materials

Details Work in Progress

General Description of Structures

- a. External Walls: Main building in cement blocks with plastered and painted condition
- b. Roof: RCC
- c. No. of story's: (G + 1) storey main building with all divisions including shades, pastry/security cabin etc
- d. Age of building: 1990-1991 (Approx)
- e. Electric wires installation and their condition: Concealed pvc conduits

Multiple Occupancy

Details Of Adjoining Building: Other schools and buildings in the same row, side and behind

Whether hazardous processes are carried on in any of the adjoining buildings? No

Exposure from opposite buildings: Minor _____ Moderate * _____ Considerable _____

Fire Doors

Condition	<input type="checkbox"/> None <input checked="" type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor
Name of Manufacturer	<input type="text"/>
Do they conform to approved code?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If yes give details	<input type="text"/>
Indicate Position of fire doors on sketch Plan and whether single or double	Emergency exit stair cases /break glass/ detectors/ alarm/ F/H reels etc in all areas with CCTV control system

Flammables

Types of Materials	<input type="text" value="NA"/>
Quantities	<input type="text"/>
Storage Facilities	<input type="text"/>
Are relevant regulation observed	<input type="text"/>

Waste – No Packing /Re-Packing is Carried Out

Types of Materials	N/A
Storage Facilities	
Disposal Method	

Gas

N/A

Heating

Process	N/A
Space/Comfort	

Air Conditioning

Central Split AC units

Perils

	HIGH RISK	MODERATE	LOWRISK	BRIEF DESCRIPTION OF EXPOSURE
Fire		*		
Explosion		*		
Earthquake		*		
Cyclone		*		
Wind		*		
Flood		*		
Water		*		
Burglary		*		
Other perils				

Management

Overall Standard(attitude towards Safety and Fire Protection, Supervision, etc).	<input type="checkbox"/>	Above Average	<input checked="" type="checkbox"/>	Average	<input type="checkbox"/>	Below Average
General cleanliness both inside and outside	<input type="checkbox"/>	Good	<input checked="" type="checkbox"/>	Fair	<input type="checkbox"/>	Poor
Is there congestion?	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No		
If "yes" give details	<input type="text"/>					
Trends of business	<input checked="" type="checkbox"/>	Good	<input type="checkbox"/>	Fair	<input type="checkbox"/>	Poor
Length of time in business	<input type="text" value="30"/>	Years				
Reputation	<input checked="" type="checkbox"/>	Good	<input type="checkbox"/>	Fair	<input type="checkbox"/>	Poor
Is there is a full-time safety and fire prevention Officer	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No		
If 'yes' number of years experience	<input type="text"/>					
	<input type="text"/>					
Bankers	<input type="text"/>					

Safety Details of the Building:

a) Total No. Of Portable Fire Extinguishers:	<input type="text" value="78nos"/>
b) No of sand buckets:	<input type="text" value="NIL"/>
c) No. of Fire Hoses	<input type="text" value="5nos"/>
d) Are smoke detectors available in the premises?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
e) Is a fire alarm available?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
f) Is this risk sprinkled?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
g) Are "No Smoking "boards displayed?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
h) Is 24-hour watchman available?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
i) Any other safety measures available?	<input type="text" value="CCTV control & monitoring by civil defense"/>
j) Distance to the nearest fire brigade?	<input type="text" value="2KM"/>
k) Fire hydrants/Fire pumps	<input type="text" value="Yes-2nos"/>

Electrical supply

Source	<input type="checkbox"/> *	Own	<input type="checkbox"/> *	Public supply
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Grading (A = Excellent, E = Not Acceptable)

		Comments
House keeping	<input type="text" value="Good"/>	<div style="border: 1px solid black; height: 100px;"></div>
Maintenance	<input type="text" value="Good"/>	
Electrical equipment	<input type="text" value="Good"/>	

Recommendations for risk management/ improvement

Suggested to maintain cleanness always within the premises and to keep fire & safety features throughout the academic year

Probable Maximum Loss

AED 3,000,000.00 in case of catastrophic hazard

Sum insured: AED 5,376,110.00

Value to (G+1) school building super structure with pastry /masjid/security blocks/ fixed assets etc including CW, gate, plate glass etc situated on plot # 214-449, in Al Garhoud area, Dubai, UAE	AED 4,000,000.00
Value to AC, fur, fix, fit, office equipments, comp, diesel generator, projectors, CCTV, audio/video system, coolers, fan etc	AED 846,110.00
Value to store books, library books, play items, lab equipments, shades, porta cabins etc	AED 530,000.00
TOTAL	AED 5,376,110.00

Additional Information and brief plan

Remarks: Purpose of this report is to give a brief overview & risk assessment, pertaining to F& AP policy with specific consideration to fire and security protection. We can accept no responsibility whatsoever for its completeness as the information supplied is limited to the extent of the details provided to us by the representative of M/S Gulf Indian High School. Liability of the company is limited to the cover it provides under any policies effected on the property or risk concerned.

Signature of Chief Risk Engineer

