

**Insurance - Appointment of a surveyor cannot, as a matter of law, be construed as a waiver of the terms and conditions of the insurance policy- Argument that by appointing a surveyor the respondent- insurer is estopped from raising the plea of violation of condition prescribing a time limit for intimation/lodging of the claim, has no legs to stand. *Sonell Clocks and Gifts Ltd. v. New India Assurance Company Ltd.*, (2018) 9 SCC 784 , relied.**

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