

Surveyor's report, though important, is not absolute and not binding on the parties - Whether one had to accept payment based on the surveyors' assessment or could provide independent evidence to support higher costs for replacement and repairs - Held, " In other words although assessment of loss by approved surveyor is a prerequisite for payment or settlement of claim of twenty thousand rupees or more by insurer, yet surveyor's report is not the last and final word. It is not that sacrosanct that it cannot be departed from; it is not conclusive. The approved surveyor's report may be basis or foundation for settlement of a claim by the insurer in respect of loss suffered by insured but such report is neither binding upon the insurer nor insured.

***New India Assurance Co. Ltd. v. Pradeep Kumar*** (2010-1)157 PLR 626 (SC), (2009) 7 SCC 787.,