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Schedule XLV Form No. 134

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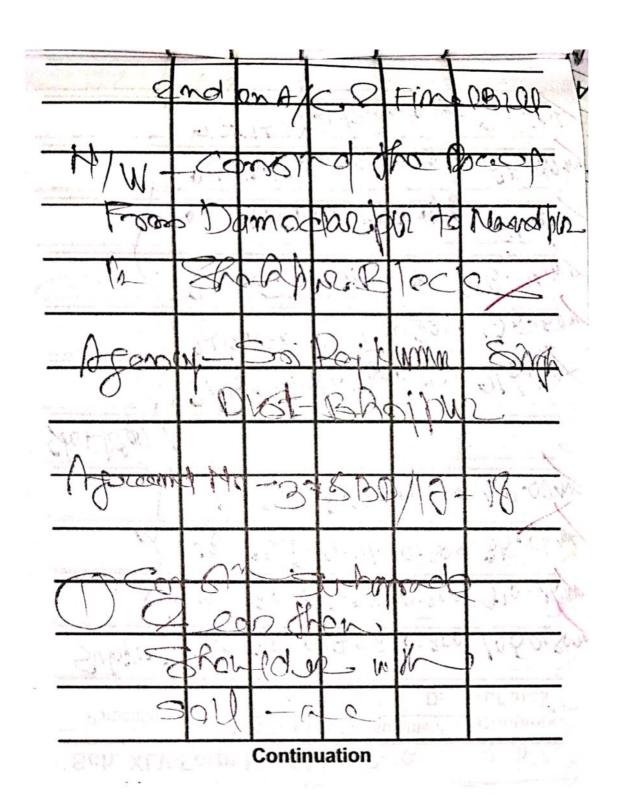
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Policy No.: E0071941

Date: 17/12/2020

To renew SMS, REN to 9222211100

Mr. Raj Kumar Singh Vill Shobhi Dumara, Po Barka Dumara, Dist Bhojpur, Bhojpur,

Bihar, Pincode: 802301

Intermediary Name: SAMARJEET KUMAR-IAG

CAR

Dear Mr. Raj Kumar Singh

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is E0071941.

Our initiatives will provide you with the highest standards of service, convenience and quality in insurance and it is our endeavour to constantly better your experience by innovating and evolving our basket of conveniences.

In case of any service requirement, do call our care lines below:

1800-220-233, 1860-500-3333, 022-67837800.

Once again, thank you for choosing to insure with Future Generali and we look forward to being of service to you.

If undelivered, please return to:

Future Generali India Insurance Company Limited
3rd Floor, Chanakya Square
Plot No. 789

Exhibition Road
Patna
Bihar, 800001

For Future Generali India Insurance Co. Ltd.

(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.





Tax Invoice

	INSUREI	DETAILS	
Policy Number : E0071941		Address of Service Provider: Off Code-49, Future Generali India Insurance Co Ltd, 3rd Floor, Chanakya Square, Plot No. 789	
Invoice Number	: 202010PNT0023109	Exhibition Road, Patna, Bihar, Pincode - 800	
Reverse Charge	: No	Area Code	: Patna Branch Office
Name of Insured/Propose	r : Mr. Raj Kumar Singh	FGI State Code	: 10
Address	: Vill Shobhi Dumara, Po Barka Dumara, Dis Bhojpur, Bhojpur, Bihar, Pincode- 802301	FGI GSTIN Number FGI PAN Number	: 10AABCF0191R1ZO : AABCF0191R
Place of Supply(State Code): 10		Intermediary Name \ Code: SAMARJEET KUMAR \ 60025407	
GSTIN / UIN Number	: 10DDQPS4234C1ZR	Date of Issue / Invoice Date	: 17/12/2020
Period of Insurance	: From 00:00 hours of 16/12/2020	HSN	: 997137
	To Midnight of 15/03/2021	Nature of Service	: General Insurance Service

Received with thanks from a sum of ₹ 4,455.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		3,775.00
Add: CGST	9%	339.75
Add: SGST	9%	339.75
Add: Cess		-
Total (Rounded to nearest rupee)		4,455.00

NOTE:

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a seperate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

(Authorised Signatory)

Signature Not Verified

Digitally signed by S Future Generali India Insurance Co.

Date: 2020.12.17 12:20:06 IST Location: Mumbai

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 17/12/2020





Contractors All Risk Insurance-Policy Schedule

Policy Servicing Office : Off Code-49, Future Generali India Insurance Co Ltd, 3rd Floor, Chanakya Square, Plot No. 789, Exhibition Road, Patna, Bihar,

Pincode- 800001., Tel_No:--

Policy No : E0071941 | Period of Insurance : From 00:00 16/12/2020 To midnight of 15/03/2021

Insured : Raj Kumar Singh | Intermediary Name/Code : SAMARJEET KUMAR/60025407

Address : Vill Shobhi Dumara, Po Barka Dumara, Dist Telephone(Mob,Hom) : 9905896666/9905896666

Bhojpur, Bhojpur, Bihar, 802301 Email Id : KUMARSAMARJEET@YAHOO.COM

GSTIN Number : 10DDQPS4234C1ZR FGI GSTIN Number : 10AABCF0191R1ZO

In consideration of the Policyholdernamed herein paying to the Future Generali India Insurance Company Limited (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter setforth.

Co-insurance Details		Schedule Of Premium	
Insurer	Share (In %)	Gross Premium	3,775.00
FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED	100%	Add Terrorism Premium	-
		Goods and Service Tax	679.50
		Premium Payable	4,455.00

Project Details

Principal Name : RAJ KUMAR SINGH

Principal Address : VILL SHOBHI DUMARA PO BARKA DUMARA DIST BHOJPUR BIHAR 802301

Business : In Plain Areas

Project Risk Location : DEMALPUR TO NANDPUR, DISTT. - BHOJPUR, BIHAR - 802301

Contractor Name : RAJ KUMAR SINGH

Contractor Address : VILL SHOBHI DUMARA PO BARKA DUMARA DIST BHOJPUR BIHAR 802301

Sub - Contractor Name :

Project Period : 16/12/2020 to 15/03/2021 Maintenance Period : 16/03/2021 to 15/03/2026

Non Liable Period

Nature of Project : RWD WORK DIVISION JAGDISHPUR, CONSTRUCTION AND MAINTENANCE OF ROAD FROM DEMALPUR TO

NANDPUR, DISTT. - BHOJPUR, BIHAR - 802301

	Section - I Material Damage	
Sr. No.	Description	Sum Insured (₹)
1	Contract Works - Any other work and installation -	6,039,299
	including temporary construction not included in	
	Contract price and Material	
	Total Sum Insured	6.039.299

Section II - Third Party Liability			
Sr. No.	Description	Limit of Liability	
1	Limit of Liability for Any One Accident(AOA) or series of accident arising out of an event	100,000	
2	Limit of Liability for all accidents during the Policy Period	100,000	

Extensions/Endorsements/Add-ons			
Sr. No.	Description	Limit of Liability	
01	Earthquake Sum Insured full cover	6039299/-	
02	STFI	6039299/-	
03	Extended Maintenance Cover	6039299/-	

Clauses

Subject to End 2/q - Special conditions concerning fire fighting facilities

Subject to End 22 - Crop, forests, cultivated areas

Subject to End 24 - Contract works time schedule

Amendment in Fire fighting endorsement wording

Earthquake (Fire and Shock) Damage Clause

Add on Covers, Clauses, Warranties

Policy shall stand canceled ab intio in the event of non-realization of the premium

Extended Maintenance Cover for 60 Months

Warranted that the Bridges are of "RCC or Pre-stressed concrete" type.

Warranted that "Works in Water" is not involved.

Rain water damage is also excluded.

Endorsement - EXISTING UNDERGROUND CABLES.

Endorsement - TEMPORARY ACCESS ROADS

Endorsement - SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION, FLOOD AND INUNDATION

Section Warranty for Road Projects -

It is hereby agreed that as of the inception date of the policy, the following condition shall apply

A road project is deemed to be not completed until the asphalt or concrete course has been laid. It is understood that road shall include all types of roads including but not limiting to motorways and highways.

In respect of road construction, the combined maximum length of excavation work, subgrade and sub-base courses not covered by a waterproof wearing course shall not exceed any one of the following at any one time.

a. 1000 meters X 3 unconnected sections for flood prone area and hilly regions for every stretch up to 25 km of the project subject to the total length of the section opened for works at any time not exceed 12% of the total road length of the project. However, at any point of time any two sections should be separated by a minimum distance of 250 meters.

b. 1000 meters X 5 unconnected sections for other areas for every stretch up to 25 km of the project subject to the total length of the section opened for works at any time not exceed 20% of the total road length of the project. However, at any point of time any two sections should be separated by a minimum distance of 500 meters.

c. 150 meters X 3 unconnected sections for internal and access roads of hydel power projects and any two unconnected sections separated by a distance of 50 meters from each other.





Warranted that Wet Risk is excluded from the scope of Coveregae.

Warranted that the terrain is "Plain Area" and not hilly area

Terrorism Exclusion.

Subjectivities: It is hereby agreed and declared that the policy will not be liable to pay any loss occured and reported during the period between date of commencement of project and date of receipt of cheque and also losses that may have occurred but not reported during the period date of commencement of project and date of receipt of cheque STFI Coverage - Waiting Period -15 Days

Communicable Disease Exclusion Endorsement Clause

Warranted that expenses incurred for dewatering and/or remov al of any external debris and or sludge due to any reason whatsoever are excluded under the policy warranted that dewatering facility like dewatering pump etc are maintiained in fully working condition throughout the project.

Warranted that subject matter suseptible to water damage are kept protected from water damage even when kept in open.

Terrorism Damage Exclusion Clause

Communicable Disease Exclusion Endorsement Clause

Sanction Limitation and Exclusion Clause

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that to us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Infectious Disease / COVID-19 Exclusion Clause

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived –:

- Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (COVID-19) including any mutation or variation thereof; or
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

If the insurer alleges that, by reason of this exclusion, any amount is not covered by this Agreement, the burden of proving the contrary shall rest on the Insured.

BI claim arising out of Lockdown/ Shut down of units due to Government order will not be payable.

Warranties			
Warranty concerning underground cables and pipes			
Warranty for 24 Hrs watch and ward arrangment			
0 	Excess		
Normal Claims	10% of the claim amount subject to a minimum of INR 5000000/-		
AOG Perils / Collapse	10% of the claim amount subject to a minimum of INR 5000000/-		
	Conditions		
	Exclusions		
Political Risks Exclusion Endorsement			
Nuclear Energy Risks Exclusion			
Radioactive Exclusion			
Computer Loss General Exclusion			
Electronic Date Recognition Clause EDRC (B)			

Asbestos Exclusion
Pollution Exclusion

Information Technology Clarification

Sanctions Limitation And Exclusion Clause

Important - In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.

For Future Generali India Insurance Co. Ltd.

| Receipt No | : Y1981711 |
| Date of Issue | : 17/12/2020 |
| Place | : Mumbai*

Maraoa.

* Address as mentioned below (Authorised Signatory)

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 17/12/2020

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/150/2020/2413, Dated 29/10/2020. Mudrank - 2017/C.R.97/M-1,dated 09/01/2018.

Product UIN: IRDAN132RP0006V01200708

