

Sch. XLV—Form No. 134

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
Name of work	MDR road				
	to Maularahi Sirampur				
	Under MM City				
Agency	Sayed Masroor Hussain				
Ag No.	12 SPID / 2017-18.				
Date of commencement	5/12/17				
Date of completion	4/6/18				
Situation completed	Record Entry				

① Setting out work

Bench-mark do do
 all complete job.
 $13 \times 30 = 390 \text{ m}$
 $1 \times 20 = 20 \text{ m}$
 $= 410 \text{ m}$
 $= 0.41 \text{ Km}$

② Contin of reference

Pillars do do all
 complete job
 $13 \times 30 = 390 \text{ m}$
 $1 \times 20 = 20 \text{ m}$
 $= 410 \text{ m}$
 $= 0.41 \text{ Km}$

(P.T.O.)
 Continuation

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
			0.00		
(iii) 900mm octagon					
Board side					
AMB 232 2 Nos					
@ Rs 9915=58					
Each					Rs 19831.00
(14) P/ramd laying					
Cable duct					
— side AMB					
P 20 = 14 m @					
Rs 1110=22/-					Rs 15543.00
					Rs 27,32,924.00

Deduct @ 10%.

as per Agg = Rs 27,32,924.00
= Rs 24,59,632.00.

work has been completed
as per specification.

~~Comm~~
3/6/18
S.E.

~~End~~
3/7/18
A.E.

Continuation

Policy No.: E0065061

Date : 12/12/2019

Mr. Syed Masroor Hussain
At Buzurgdoar,
Po Buzurgdoar,
Ps Khanpur,
Samastipur,
Bihar, Pincode: 848101

Intermediary Name : VIJAY KUMAR TIWARI-IAG

Dear Mr. Syed Masroor Hussain

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **E0065061**.

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

INSURED DETAILS			
Policy Number	: E0065061	Address of Service Provider: Off Code-49,Future Generali India Insurance Co Ltd, 3rd Floor, Chanakya Square, Plot No. 789, Exhibition Road, Patna, Bihar, Pincode - 800001	
Invoice Number	: 201910PNT0013362		
Reverse Charge	: No	Area Code	: Patna Branch Office
Name of Insured/Proposer	: Mr. Syed Masroor Hussain	FGI State Code	: 10
Address	: At Buzurgdoar, Po Buzurgdoar, Ps Khanpur, Samastipur, Bihar, Pincode- 848101	FGI GSTIN Number	: 10AABCF0191R1ZO
Place of Supply(State Code):	10	Intermediary Name \ Code:	VIJAY KUMAR TIWARI \ 60060494
GSTIN / UIN Number	: -	Date of Issue / Invoice Date	: 12/12/2019
Period of Insurance	: From 00:00 hours of 11/12/2019 To Midnight of 10/12/2020	HSN	: 997137
		Nature of Service	: General Insurance Service

Received with thanks from Syed Masroor Hussain a sum of ₹ 4,025.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		3,411.00
Add : CGST	9%	306.99
Add : SGST	9%	306.99
Add : Cess		-
Total (Rounded to nearest rupee)		4,025.00

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 separate 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 PS Future Generali India Insurance Co. Ltd.
Date: 2019.12.12 12:33:29 IST
Location: Mumbai

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 12/12/2019

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	: E0065061	Period of Insurance	: From 00:00 11/12/2019 To midnight of 10/12/2020
Insured	: Syed Masroor Hussain	Intermediary Name/Code	: VIJAY KUMAR TIWARI/60060494
Address	: At Buzurgdoar, Po Buzurgdoar, Ps Khanpur, Samastipur, Bihar, 848101	Telephone(Mob,Hom)	: 9431265063/9431265063
GSTIN Number	: -	Email Id	: TIWARIVIJAY957@GMAIL.COM
		FGI GSTIN Number	: 10AABCF0191R1ZO
In consideration of the Policyholdernamed herein paying to the Future Generali India Insurance Company Limited (hereinaftercalled the Insurer) the premium as stated in theScheduleand in reliance upon the statementsmade by the Policyholderin the proposal including its attachmentsor otherwise, and the material incorporated therein, the Insurer agreeestoprovide 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	3,411.00
FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED	100%	Add Terrorism Premium	-
		Goods and Service Tax	613.98
		Premium Payable	4,025.00
Project Details			
Principal Name	: SYED MASROOR HUSSAIN		
Principal Address	:		
Business	: In Plain Areas		
Project Risk Location	: CONSTRUCTION and MAINTANANCE OF ROAD FROM MDR ROAD TO MOULARAHI SHRIRAMPUR RWD WORKS DIVISION ROSERA, DIST SAMASTIPUR		
Contractor Name	: SYED MASROOR HUSSAIN		
Contractor Address	:		
Sub - Contractor Name	:		
Project Period	: 11/12/2019 to 10/12/2020		
Maintenance Period	: 11/12/2020 to 10/12/2025		
Non Liable Period	:		
Nature of Project	: CONSTRUCTION and MAINTANANCE OF ROAD FROM MDR ROAD TO MOULARAHI SHRIRAMPUR RWD WORKS DIVISION ROSERA, DIST SAMASTIPUR		
Section - I Material Damage			
Sr. No.	Description	Sum Insured (₹)	
	Total Sum Insured	2,556,353	
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		
02	STFI		
03	Extended Maintenance Cover		
Clauses			
Earthquake (Fire and Shock) Damage Clause			
Third Party Liability			
Add on Covers, Clauses, Warranties			
Warranty concerning Fire /Explosion claims and Fire Fighting			
No liability shall attach for any claim which has incurred before receipt of 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.			
Condition regarding Construction material			
Endorsement - EXISTING UNDERGROUND CABLES.			
Endorsement - CONTRACT WORKS TIME SCHEDULE			
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 completeduntil the asphalt or concretecourse has been laid. It is understoodthat 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 waterproofwearing 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 unconnectedsections 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 Cover.

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 occurred 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

Deductible: 50% of Project cost

Terrorism Damage Exclusion 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.

Warranties

Warranty for 24 Hrs watch and ward arrangement

Excess

Normal Claims 50% of the claim amount subject to a minimum of INR 12,78,176/-

AOG Perils / Collapse 50% of the claim amount subject to a minimum of INR 12,78,176/-

Conditions

Exclusions

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 : Y0185149
Date of Issue : 12/12/2019
Place : Mumbai*



* 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 12/12/2019

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/211/2019/5340/19, dated 11/11/2019. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0006V01200708

1013 : Terrorism Damage Exclusion.

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

1014 : Earthquake (Fire & Shock) Damage Clause

In consideration of the payment by the Insured to the Company of additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, Lakes, reservoirs and rivers and/or Landslide/Rockslide resulting there from.

Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement."

In the event of the insured making any claim for loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

1016 : Warranty for 24 Hrs watch and ward arrangement.

1021 : Third Party Liability

In consideration of the payment of the additional premium, it is hereby agreed and declared that notwithstanding anything to the contrary stated in this policy, the Company will indemnify the insured :

- a) Against legal liability for the accidental loss or damage caused to the property of other persons.
- b) against legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the insured or his own employees or employee of the owner of the works/site/premises/ location or employees of the other firms/connected with any other work site/ premises/ location or members of the family of the insured or any of the aforesaid.

Exclusions under the TPL Extension -

The Company will not indemnify the insured, under this extension in respect of -

- a) The first amount of policy excess of each claim for any one occurrence related to property damage.
- b) Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under the policy.
- c) Liability consequent upon -
 - i. Bodily injury to or illness of employees/workmen/members of the families of the insured or of the owners of the works/site/premises/ location or of any other firm/contractors connected with any other work at the works/site/premises/ location.
 - ii. Loss of or damage or property belonging to or held in trust by or under custody of the owner of the works/site/premises/ location of any other firms/contractors or an employee/workmen/family members of any of the aforesaid.
 - iii. Any accident cost by vehicles licensed for general road or by waterborne vessels or used aircraft.
 - iv. Any agreement by the insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

Conditions Applying To TPL Extension -

- a) No admission, offer, promise, payment of indemnity shall be made or given by or on behalf of the insured without written consent of the company who shall be

entitled, if any so desire, to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the insured any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.

b) The Company may, so far as any accident is concerned, pay to the insured the limit of indemnity for any one accident/for any one period, after deducting therefrom in such case of any sum/s already paid as compensation in respect thereof or any lesser sum for which the claim or claims arising such accident can be settled and the Company shall thereafter be under no further liability in respect of such accident under this section.

06 : Earthquake Extension Clause

It is hereby Agreed and declared that this insurance is included to cover loss or damage to any property insured by this policy occasioned by Earthquake Fire and/or shock including tsunami. Applicable Excess: As applicable to Act of God Perils.

10 : Extended Maintenance Cover Clause

In consideration of the payment of an additional premium by the insured (which is included in the Total Premium set forth in the Schedule), it is hereby declared and agreed that the indemnity provided by the policy is extended to include Maintenance Cover for the period of (As Specified in Schedule) months to be reckoned from the date of completion or handing over, provided the policy period has been extended till completion or handing over.

However, during the Maintenance Period this insurance shall cover loss or damage to the contract works -

- i) Caused by the Insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract.
- ii) Occurring during the maintenance period provided such loss or damage was caused on the site during the erection period before the certificate of completion for the lost or damage section was issued.

Applicable Excess: As specified in policy schedule.