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Name of work -

Situation of work -

Agency by which work is executed Date of measurement No. and date of agreement.
(These four lines should be repeated at the commencement of the measurements relating to each work.)

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G) Nature of Project

CONTRACTOR ALL RISK INSURANCE POLICY Engg 04 SCHEDULE Policy No: 5004/200094512/00/000 (TRUE COPY) Date: 04/06/2020 **Issued At:** Mumbai A) Name & Address of the Insured: HARENDRA PRASAD SINGH Village- Rewa Sahilapati Post Rewa Ps Saraiya Dist Muzaffarpur Bihar 843120 Muzaffarpur Bihar Pin- 843120 B) Name & Address of the Principal: EXECUTIVE ENGINEER R.W.D WORK DIVISION MUZAFFARPUR EAST 1 OFFICE OF THE EXECUTIVE EXECUTIVE ENGINEER R.W.D WORK **DIVISION MUZAFFARPUR EAST 1 BIHAR 842001** C) Name & Address of the Contractor: HARENDRA PRASAD SINGH VILLAGE- REWA SAHILAPATI POST REWA PS SARAIYA DIST **MUZAFFARPUR BIHAR 843120** D) Intermediary Details: Agency Code1: ILG52419 Agency Name: **BABITA KUMARI** Agent's mobile no.: 9708955365 Agent's E-mail ID: RICLMUZAFFARPUR@GMAIL.COM Hypothecation Details NA T03 MANSURPUR TO BERUADIH TO RAMNAGRA (BERUADIH) E)Site of Construction/Storage: UNDER MMGSY--.---842001----BIHAR--MUZAFFARPUR F) Period of Insurance: From: 02/06/2020 Time: 00:00 Hours To Midnight of 01/10/2020 +60 months of extended maintenance/maintenance period Not Liable From: 02/06/2020 To Midnight: 02/06/2020 (both days inclusive) Premium Break Up Premium (Rs.) (Rs.) *Total Premium 6,910.08 (Rs.) *Premium value mentioned above is inclusive of taxes applicable

MMGSY

CONSTRUCTION AND MAINTENANCE OF ROAD FROM T03

MANSURPUR TO BERUADIH TO RAMNAGRA (BERUADIH) UNDER



Description of Project Works:

Roads,

In Townships Only/Concrete Based Roads

Insured Items	Sum Insured		
Section I- Material Damage			
a).Contract work (Permanent and temporary including all material to			
be Incorporated therein)			
1) Contract price			
2) Materials or item supplied by the principal			
b).Any Other sworks, & installation not included in 1 and 2 above (eg			
camp,colony,store etc as per list enclosed)			
Total for Section I	Rs. 6,391,876.00		
Section II - Third Party Liability			
Limit of Indemnity			
a) For any one accident			
b) For all accidents during the period			

H) Deductibles for Section I and II -

- a) For Normal Claims -
- b) For Act of God Claims -
- c) Third Party Liability Excess
 - I. Bodily Injury Claims

 - II. Property Damage Claims

10.00% of claim amount subject to minimum of Rs. 6,391,876.00 10.00% of claim amount subject to minimum of Rs. 6,391,876.00

Nil

The Policy Excesses (Normal) should apply for Third Party Liability Property Damage Claims. For Third Party Liability claims arising out of Acts of God Perils, the Excess applicable to AOG claims should apply.



I) Additional Covers:

S. No.	Endorsement Description	Limit of Indemnity	Deductible
1	Extended Maintenance Cover	6,391,876.00	Applicable as per AOG excess
2	Design Defect(DE-3)	6,391,876.00	5 Times AOG Excess
3	Earthquake Cover(Full cover)	6,391,876.00	Applicable as per Section - I

J) Clause

- 1 Subject to End 8 Design Defect DE3 attached herewith.
- 2 Subject to End 13 Earthquake inclusion attached herewith
- 3 Subject to Subject to End 32 Terrorism Damage Exclusion attached herewith.
- 4 Subject to End 16/n Extended Maintenance Cover attached herewith
- 5 Subject to End 18 Exclusion of loss of stabilizing fluids attached herewith
- 6 Subject to End 19 Road Construction attached herewith
- 7 Subject to End 2/q Special conditions concerning fire fighting facilities attached herewith
- 8 Subject to End 20 Piling Construction attached herewith
- 9 Subject to End 21 Abandonment of shafts attached herewith
- 10 Subject to End 22 Crop, forests, cultivated areas attached herewith
- 11 Subject to End 24 Contract works time schedule attached herewith
- 12 Subject to End 25 Temporary access roads attached herewith
- 13 Subject to End 27 Safety measures with respect to precipitation flood and inundation attached herewith
- 14 Subject to End 35- Agreed Bank Clause attached herewith
- 15 Subject to End 5 Concerning storage attached herewith.

K) Condition:

- 1 The scope of cover will be limited to Roads Where value of culverts and Road bridges does not exceed 20 percent of the contract value In townships only/Concrete based roads
- 2 Works in water bodies even during dry season in river, pond, Water Holding/containing bodies etc will also be considered as works in water & will attract necessary endorsement towards the same. It is to be noted that any loss or damage to construction works in such water Holding/containing bodies will attract the Wet Risk deductible.
- 3 Subject to End 23 Existing underground cables attached herewith
- 4 All property on the site of nuclear power station whether related to generation of nuclear energy or not, are excluded from scope of this insurance
- 5 Section Warranty for Road Projects -In respect of road construction, the combined maximum length of road not covered by water proof wearing course shall not exceed any of the following at any one time.a) 1000 meters X 3 unconnected sections for flood prone areas and hilly regions for every stretch upto 25 km of the project subject to the total length of the section opened up 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 upto 25 km of the project subject to the total length of the section opened up 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.
- 6 Extended Maintenace cover for 60 Months
- 7 Design Defect 4 of Munich Re for MEP Works & Design Defect 3 of Munich Re for Civil Works
- 8 Warranted that the above captioned scope of project DOES NOT involve any type NEW Road construction work, Only Widening/Repair/Reconstruction of roads(wherever applicable) is covered.
- 9 Any type of mid-term participation in existing project policy of other insurance company/stand-alone project period extensions post cancellation/expiration of existing policy with other insurance company will stands excluded from scope of cover
- 10 STFI included
- 11 Multiple insured clause attached herewith
- 12 Warranted that there are no claims/losses till the inception of Coverage.
- 13 Any type of Demolishment, Dismantling, Destruction is excluded from the scope of cover
- 14 Communicable Disease Exclusion Endorsement [Part 1 of 2] 1. Notwithstanding any provision, clause or term of this [insurance Contract] to the contrary, this [insurance Contract] excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect): 1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/or occurring concurrently or in any sequence thereto, and 1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority. 2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where: 2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not)
- 15 including any variation or mutation thereof, whether deemed living or not, and 2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and 2.4 the disease, substance or agent is such: 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.
- 16 Communicable Disease Exclusion Endorsement [Part 2 of 2] For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof. 3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra