Name of work -

Situation of work -

Agency by which work is executed -

Date of measurement -

No. and date of agreement.
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Policy No.: E0067844

Mr. Ashok Kumar Thakur Vill Kolhanta (ramtol), Po Patori Basant, Ps Moro, Distt Darbhanga, Darbhanga,

Bihar, Pincode: 846003

Intermediary Name: VIJAY KUMAR TIWARI-IAG

CAR

Dear Mr. Ashok Kumar Thakur

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is E0067844.

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)

Date: 18/05/2020

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	: E0067844	Address of Service Provid	ler: Off Code-49,Future Generali India Insurance Co Ltd, 3rd Floor, Chanakya Square, Plot No. 789,
Invoice Number	: 202010PNT0002058		Exhibition Road, Patna, Bihar, Pincode - 800001
Reverse Charge	: No	Area Code	: Patna Branch Office
Name of Insured/Proposer	: Mr. Ashok Kumar Thakur	FGI State Code	: 10
Address	: Vill Kolhanta (ramtol), Po Patori Basant, Ps Moro, Distt Darbhanga, Darbhanga, Bihar, Pincode- 846003		: 10AABCF0191R1ZO
Place of Supply(State Code): 10		Intermediary Name \ Cod	e: VIJAY KUMAR TIWARI \ 60060494
GSTIN / UIN Number	: 10AFOPT4929C1ZH	Date of Issue / Invoice Date	: 18/05/2020
Period of Insurance	: From 00:00 hours of 18/05/2020	HSN	: 997137
	To Midnight of 17/01/2021	Nature of Service	: General Insurance Service

Received with thanks from Ashok Kumar Thakur a sum of ₹7,274.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		6,164.00
Add : CGST	9%	554.76
Add: SGST	9%	554.76
Add: Cess		-
Total (Rounded to nearest rupee)		7,274.00

- 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 Insarance Co.

Date: 2020.0<mark>5.18</mark> 21:31:56 IST Location: Mumbai

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 18/05/2020





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:--

E0067844 : From 00:00 18/05/2020 To midnight of 17/01/2021 Policy No Period of Insurance

Insured : Ashok Kumar Thakur Intermediary Name/Code : VIJAY KUMAR TIWARI/60060494 Address

Vill Kolhanta (ramtol), Po Patori Basant, Ps Telephone(Mob, Hom) : 9431265063/9431265063 : TIWARIVIJAY957@GMAIL.COM

Moro, Distt Darbhanga, Darbhanga, Bihar, Email Id 846003

10AFOPT4929C1ZH FGI GSTIN Number 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 agreesto 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	6,164.00
FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED	100%	Add Terrorism Premium	-
		Goods and Service Tax	1,109.52
		Premium Pavable	7.274.00

Project Details

ASHOK KUMAR THAKUR Principal Name

Principal Address

Business : In Plain Areas

: L035 SHIVNAGAR TO MAHESHPUR KAMANI TOLA, DISTT - MUZAFFARPUR - 846003, BIHAR UNDER MMGSY Project Risk Location

Contractor Name : ASHOK KUMAR THAKUR

Contractor Address Sub - Contractor Name

Nature of Project

: 18/05/2020 to 17/01/2021 Project Period Maintenance Period : 18/01/2021 to 17/01/2026

Non Liable Period

: RWD WORK DIVISIN MUZAFFARPUR EAST- 1 AGREEMENT NO - 115 SBD/2019-20, CONSTRUCTION AND MAINTENANCE OF ROAD FROM L035 SHIVNAGAR TO MAHESHPUR KAMANI TOLA, DISTT - MUZAFFARPUR- 846003,

BIHAR UNDER MMGSY

Section - I Material Damage				
Sr. No.	Description	Sum Insured (₹)		
	Contract Works - Any other work and installation - including temporary construction not included in Contract price and Material	6,672,908		
	Total Sum Insured	6,672,908		
Section II - Third Party Liability				

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	6672908		
02	STFI	6672908		
03	Extended Maintenance Cover	6672908		

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

Deductible: 50% of Project cost

Cessation of work:-

- I. Cover may be extended subject to
- a. All Risk Management systems being in place (Eg. security systems, fire systems / power to be shut down in case of storage facilities /burglary protection systems, flood protections measures / fences and video control systems / regular inspection service etc.)
- b. Upto date progress work report to be provided.
- II. Cover does not apply for ALOP / DSU
- III. Any cover does not prolong original policy period.

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.

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	
	Fycess

Exclusions

Normal Claims

10% of the claim amount subject to a minimum of INR 6,339,263/
AOG Perils / Collapse

10% of the claim amount subject to a minimum of INR 6,339,263/-

10% of the claim amount subject to a minimum of link 6,359,265/-

Conditions

Political Risks Exclusion Endorsement

Nuclear Energy Risks Exclusion

Radioactive Exclusion

Computer Loss General Exclusion

Electronic Date Recognition Clause EDRC (B)

Sanctions Limitation And Exclusion Clause

Asbestos Exclusion

Pollution Exclusion

Information Technology Clarification

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.

Date of Issue : 18/05/2020 Place : Mumbai* Sparada

* 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 18/05/2020

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/305/2020/479/2020, dated 29-01-2020. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0006V01200708



L035 SHIVNAGAR TO MAHESHPUR KAMANI TOLA

