

T04 PMGSY Baixia to Khuthia Daskin  
Tola.

**Schedule XLV Form No. 134.**

BAIS1

**DIVISION**

BAIS1

**SUB-DIVISION**

**Measurement Book**

1366.

RAGIM ENTERPRISES

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.)

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
	<u>Record entry</u>				
	Name of Work - Construction of road				
	from Toy PMUSY Bairie to				
	Khurja Dakshin Tola				
	Name of Agency - Ragini Enterprises				
	Agreement no - 875 B3 / 2020-21				
	Date of Commence - 13.01.2021				
	Date of Completion -				

1000 mm x 100 mm x 100 mm

(1) B/W in excavation in

feet<sup>4</sup> — do — do —

$$1.4 \times 2 \times 2 \times 6.45 \times 1.40 \times 1.50 = 54.18 \text{ m}^3$$

$$B. \text{ Pipe } 2 \times 1 \times 4.85 \times 1.53 \times 0.365 = 5.42 \text{ m}^3$$

$$59.60 \text{ m}^3$$

(2) P/V PCC (M15) in feet<sup>4</sup>

— do — do —

$$2 \times 2 \times 6.45 \times 1.40 \times 0.15 = 5.42 \text{ m}^3$$

$$2 \times 1 \times 4.931 \times 1.53 \times 0.150 = 4.37 \text{ m}^3$$

$$9.79 \text{ m}^3$$

(3) P/V plain/reinforced cement

concrete in sub structure.

— do — do —

$2 \times 2 \times 6.15 \times \frac{1.25 + 1.0}{2} \times 1.35 = 33.19 \text{ m}$

[Signature] 18/1/2021  
 AE

[Signature] 18/1/2021  
 Jm

Recond entry

Name of Work -	Construction of
Need from	Toy Pumps &
Bonara to	Ichulkyg Dakshin

Tolq	
------	--

Name of Agency - Ragni Entsukru.

By n6

Date of Advice -

①  $\frac{1}{2}$  in. diameter in

सुअम - दो - दो -

Hw  $2 \times 6.450 \times 1.40 \times 1.50 = 27.09 \text{ m}^3$

B. Pipe	1	x	4.85	x	1.53	x	0.365	=	2.208 "
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$$\sqrt{29.804^3}$$

② PIN MIS in Jewelling Course

In front — do-do —

$$2 \times 6.450 \times 1.40 \times 0.15 = 2.809 \text{ m}^3$$
$$1 \times 4.931 \times 1.530 \times 0.750 = 1.886$$
$$4.6044^3$$

Continuation

## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Con of a
	No.	L.	B.	D.	
③	Plain / reinforced cement Concrete in Sub structure — do — do —				
	$2 \times 6.15 \times \frac{1.25 + 1.0}{2} \times 1.35$				18.6 37.10

④	PVC and laying Rec Pipe NP3 — do — do —				
	$3 \times 3 \times 2.50$				22.50 m

28/01/2024  
A/E  
21/01/2024  
Jr

Record entry

Name of Work — Construction of road  
from Toy Pansy Bafra to  
Khuliyar Dakhin Tola

Name of Agency  
Ag No.

① plain / reinforced cement  
Concrete in Sub structure  
— do — do —

$$3 \times 2 \times 6.15 \times \frac{1.0 + 0.40}{2} \times 1.23 = 31.77$$

$$3 \times 2 \times 6.15 \times 0.40 \times 1.20 = 17.71$$

49.48 m<sup>3</sup>

Continuation





Continuation

## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
<u>Recond entry</u>					
① Reinforcement of Bottom slab.					
16 mmφ -	42	2.507			105.29 m
		@ 1.58 kg/m			166.35 k.
12 mmφ -	37	2.507			92.26 m
		@ 0.89 kg/m			82.56 k.
12 mmφ -					
Ente bar -	2	4.3	1.420		122.12 m
		@ 0.89 kg/m			108.69 k.
Binder of Bottom slab.					
12 mmφ -	2	13	5.920		153.92 m
		@ 0.89 kg/m			136.98 k.
<u>Haunch.</u>					
8 mmφ -	2	4.0	1.150		92.0 m
		@ 0.40 kg/m			36.80 k.
Binder of Haunch.					
10 mmφ -	2	2	5.592		22.36 m
		@ 0.40 kg/m			13.82 k.
5. wall					
	2	4.3	3.84		330.24 m
		@ 1.58 kg/m			521.72 k.
12 mmφ -	2	3.0	2.520		154.20 m
		@ 0.89 kg/m			137.23 k.
Binder bar					
12 mmφ -	4	1.0	5.920		236.80 m
		@ 0.62 kg/m			210.25 k.

Continuation

Record entry.			
Agreement no	→		
①	Plv plain / reinforced concrete		
	Concrete (M20) —		
	— do — do —		
	$4 \times 2.92 \times \frac{2.0 + 1.35}{2} \times 1.60$	$= 31.30 \text{ m}^3$	
	$2 \times 2.50 \times 0.30 \times 1.50$	$= 2.25 \text{ m}^3$	
		$= 33.55$	
	Say 33.40 $\text{m}^3$		

Continuation



## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Contents of area
	No.	L	B	D	
(2) PW Reinforced Cement Concrete (M15)					
do do					
Bottom slab					
1 x 6.0 x 2.50 x 0.25				3.75	m <sup>3</sup>
Side Wall	2 x 6.0 x 0.35 x 2.0			6.0	m <sup>3</sup>
Horizontal	2 x 6.0 x 0.15 x 0.15 x 6.0			0.135	m <sup>3</sup>
				9.88	m <sup>3</sup>
(3) PIV filter media					
do do					
2 x 4.61 x 0.60 x 1.80				9.40	m <sup>3</sup>
4 x 2.32 x 0.60 x 1.80				10.42	m <sup>3</sup>
				19.82	m <sup>3</sup>
(4) PIV plating / reinforced Cement Concrete (M20)					
do do					
4 x 2.92 x 1.15 + 0.40 x 1.78				16.11	m <sup>3</sup>
(5) PIV Weep holes					
do do					
				16 m.	
(6) Back filling					
2 x 2.92 x 5.20 x 0.20				6.07	m <sup>3</sup>
2 x 2.92 x 4.61 x 1.78				48.03	m <sup>3</sup>
				54.10	m <sup>3</sup>
				(54.10 - 19.82)	34.28 m <sup>3</sup>

Continuation

Patel  
07/07/21  
AE

Continued  
in

## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
Reinced entry					
Ag. no. ———→					
① Reinforcement of Top slab.					
12 mmφ - 43 × 2.520 = 120.24 m					
② 0.89 kg/m — 107.50 k.					
10 mmφ - 43 m × 2.520					
= 110.51 m					
③ 0.62 kg/m — 68.52 "					
Binder of Top slab.					
10 mmφ 2 × 13 × 5.920 = 153.92					
④ 0.62 kg/m — 95.43 k.					
<del>12 mmφ 2 × 43 × 1.420 = 122.12</del>					
<del>⑤ 0.89 kg/m —</del>					
Haunch.					
8 mmφ - 2 × 41 × 1.150 = 94.30 m					
⑥ 0.40 kg/m — 37.72 k.					
Binder of Haunch.					
8 mmφ - 2 × 3 × 5.920 = 35.52 m					
⑦ 0.40 kg/m — 14.21 k.					
Cham.					
12 mmφ - 6 × 2.0 = 12.0 m.					
⑧ 0.89 kg/m — 10.68 k.					
334.06 k.					
at 3.340 MT.					
10/2/2024					
Continuation					
Ju					

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
		Recond entry			
	Agreement no -				
(1)	PIV Reinforced Cement				
	Concrete in situ structure				
	do - do				
	6.0 x 2.50	x 0.250		= 3.75	
(2)	PIV drainage Spout				
	do - do				
	4 m				
(3)	PIV and string typical				

Informally Sign board

do - do

1 m

16/07/2024  
AE

16/7/2024  
JH



## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Contents of area	
	No.	L.	B.	D.		
<u>Instan Bill</u>						
Name of Work - Construction of road from Toy Phusy Battriya to Khubya Dakohy Tolg						
Name of Agency - Ragini Enterprises						
Ag No - 27 SBD/2020-21						
Date of Commencement - 13.01.2021						
Date of Completion - 24 Progress						
① PV and string Working						
branch main / Reference						
Pillar - do - do -						
① Branch main pillar - 3 m.						
① Reference pillar - 11 m.						
② clay and churbing						
road level						
do - do -						
2x2800 x 3.50 x 196W						
x 1.96 ha						
③ Cost of embankment						
with approved material						
disposed from road						
way cutting						
do - do -						

Continuation



## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
<del>cheverage</del>	Length	Fill Area	Mean Fill area	Bty	
0.10	0.10	0.185	0.10	0.10	
50.10	50	0.549	0.367	18.350	
100.10	50	0.182	0.366	18.245	
150.10	50	0.884	0.533	16.650	
210.10	50	0.508	0.696	34.860	
220.10	20	0.808	0.658	13.160	
222.50	0	0.811	0.810	0.10	
250.10	27.50	0.958	0.885	24.324	
310	50	0.459	0.709	35.425	
350	50	0.655	0.557	27.850	
410	50	0.195	0.425	21.250	
450	50	0.127	0.161	8.050	
500	50	0.127	0.127	6.350	
550	50	0.095	0.111	5.550	
610	50	0.105	0.100	5.10	
650	50	0.498	0.302	15.025	
710	50	0.165	0.332	16.535	
750	50	0.846	0.506	15.225	
810	50	1.503	1.125	58.725	
850	50	0.872	1.188	59.325	
910	50	1.779	1.326	66.225	
950	50	2.012	1.896	94.725	
1000	50	0.257	1.135	56.725	
1050	50	1.179	0.718	35.940	

Continuation

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
1100	50	0.662	0.421	46.025	
1150	50	0.643	0.653	32.625	
1200	50	1.223	0.933	46.650	
1250	50	0.734	0.979	48.925	
1300	50	0.453	0.594	29.625	
1350	50	0.576	0.425	24.225	
1400	50	0.835	0.676	33.725	
1450	50	0.994	0.915	45.725	
1500	50	1.05	1.022	51.100	
1550	50	0.674	0.862	43.100	
1600	50	1.404	1.039	51.950	
1650	50	0.674	1.039	51.950	
1700	50	1.391	1.033	51.625	
1750	50	0.356	0.974	48.625	
1800	50	0.883	0.720	35.925	
1850	50	1.038	0.961	48.025	
1900	50	0.221	0.630	31.425	
1950	50	0.144	0.183	9.125	
2000	50	0.149	0.147	7.325	
2050	50	0.191	0.120	8.500	
2100	50	0.149	0.120	8.500	
2150	50	0.149	0.149	7.450	
2200	50	0.142	0.146	7.225	
2250	50	0.043	0.093	4.625	
2300	50	0.025	0.034	1.200	
2350	50	1.048	0.537	26.825	

Continuation

⑪ for 100 m level -  $1261.23 \text{ m}^3$

$$3 \times 30.0 \times 2.25 \text{ (cm)} \times 0.30 \text{ L} = 195.25 \text{ mL}$$

30	x	30	=	0	x	2	=	2	x	0	30	=	1957.50
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30	x 30.0	x 7.0	- 20.00	C	1957.50
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30 x 30'0" x 2'5" x 0'30" 1957.50 "

1	$\times 10.0$	$\times 8.0$	$\times 0.3$	0 L	24.10
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$$= 6092.5 \text{ N}$$

53201  
AE

5/3/2024



## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
<u>ABSTRACT OF COST</u>					
(1) P.V and fixing of Working benchmarks / Reference Pillars					
— do — do —					
Vide Page No. (11)					
(i) Bench mark Pillars — 3 nos					
@ R. 4484.07 / no. — R. 13452 = 10					
(ii) Reference Pillars — 11 nos.					
@ R. 2050.20 / no. — R. 22558 = 10					
(2) Cost of embankment —					
— do — do —					
Vide Page No. (14)					
(i) For level 100 m — 514.20 m <sup>3</sup>					
@ R. 220.53 / m <sup>3</sup> — R. 113518 = 10					
(ii) For level 100 m — 1281.23 m <sup>3</sup>					
@ R. 173.44 / m <sup>3</sup> — R. 2218748 = 10					
(3) Cost of Sub grade.					
— do — do —					
Vide Page No. (14) 6092.45 m <sup>3</sup>					
@ R. 222.21 / m <sup>3</sup> — R. 1353759 = 10					
H.P Cut					
(4) 1/2 in excavation in feet					
— do — do —					
Vide Page No. (1) — 59.60 m					
" " (2) 24.80 "					
89.40 m <sup>3</sup>					
@ R. 244.73 / m <sup>3</sup> — R. 26349 = 10					
Continuation					
CO. R. 1748383 = 10					



## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
					BFR 1748383 = 0
(5) Plv p.ec (M15) in					
for 4 — do — do —					
Vide Pcn No (1)		9.29	4		
" " (2)		4.60	4		
		14.39	4		
		5659.91	4		81446 = 0
(6) Plv plain reinforced					
Genl Concr in Sub					
structure —					
— do — do —					
Vide Pcn No (2)		32.19	4		
Vide Pcn No (3)		18.68	4		
" " (4)		45.05	4		
		68.73	4		
		110.92	4		
		6447.12	4		650653 = 0
(7) Plv and laying Rec NPS					
HP — do — do —					
Vide Pcn No (3)		22.50	4		
Rec. cut @ R. 3714.19/m					R. 83569 = 0
(8) Slw in concrete in feet					
— do — do —					
Vide Pcn No (4)		109.26	4		
		294.73	4		R. 32350 = 0
					co. R. 1596401 = 0

Continuation

## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Content of area
	No.	L.	B.	D.	
					BFR 25964012
(9) PIV plain/reinforced concrete in open feet — — — — — — do — do — — — — —					
Vide Item No (4) 7.92 m <sup>3</sup>					
@ R. 5659.91/m <sup>3</sup> — R. 44822.					
(10) PIV plain/reinforced in open feet 11.20 — — — — — — do — do — — — — —					
Vide Item No (7) 33.40 m <sup>3</sup>					
@ R. 6252.03/m <sup>3</sup> — R. 208818.					
(11) S/F and placing H/S & D bar — do — do — — — — —					
Vide Item No (5) 1.544 MT.					
@ R. 56252.38/MT — R. 86854.00					
(12) Plain/reinforced concrete concrete in <sup>M25</sup> Sub structure. — do — do — — — — —					
Vide Item No (8) 9.88 m <sup>3</sup>					
@ R. 7135.16/m <sup>3</sup> — R. 70495.00					
(13) S/F and placing H/S & D bar. — do — do — — — — —					
Vide Item No — — — — —					
(14) S/F and placing H/S & D bar — do — do — — — — —					
Vide Item No (7) 1.547 MT.					

Continuation

@ R. 56406.67/MT — R. 87261.00

CO' R. 30,94655.00

Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Content of area
	No.	L.	B.	D.	
					BFR.309465
(19) Plv plain / reinforced concrete					
Conc (M20) —					
— do — do —					
Vide page No (8) 16.11 up					
@ R. 6467.22 / m <sup>3</sup> — R. 104187.2					
(14) Plv Base filling —					
— do — do —					
Vide page No (8) 34.28 m <sup>3</sup>					
@ R. 790.09 / m <sup>3</sup> — R. 27084.2					
(15) Plv Weep holes —					
— do — do —					
Vide page No (8) 16 m <sup>3</sup>					
@ R. 121.03 / m <sup>3</sup> — R. 1936.2					
(16) Plv Filter media —					
— do — do —					
Vide page No (8) 19.82 m <sup>3</sup>					
@ R. 3142.57 / m <sup>3</sup> — R. 62286.2					
(17) Reinforced concrete					
M30 — do — do —					
Vide page No 3.25 m <sup>3</sup>					
@ R. 7249.68 / m <sup>3</sup> — R. 29061.2					
CO. R. 3319209.2					



## Sch. XLV-Form No. 134

Particulars	Details of actual measurement				Contents of area
	No.	L.	B.	D.	
					BFR. 3319209.20
(18) S/R and Jimmy Huse					
bar — do — do —					
vide loca No (9) 3.340 MT.					
					@ R. 57602.11/MT — R. 19239/20
(19) PIV drainage spout					
— do — do —					
vide loca No (10) — 4 m.					
					@ R. 455.61/MT — R. 1822.20
					<del>R. 35,124.22 = 20</del>
(20) PIV and string typical					
Informative sign board					
— do — do —					
vide loca No (11) — 1 m.					
					@ R. 8993.20 — R. 8993.20
					R. 35,224.15 = 20
Len 0.024. —					— R. 204.20
					= R. 35217.11 = 20
					For 05/03/21 (initial)
					AE
					5/03/2024
					ju
					CF
					08.03.21
					EE

Continuation



CONTRACTOR ALL RISK INSURANCE POLICY			ICIHLGP21380V042021 Engg 04
SCHEDULE			
Policy No: 5004/217371827/00/000 (TRUE COPY)		Issued At: Mumbai Date: 08/03/2021	
A) Name & Address of the Insured :	RAGINI ENTERPRISES AND EXECUTIVE ENGINEER R.W.D WORKS DIVISON BAISI PURNIA At- Co- Opretive Colony, Madhepura Road, Dist-Purnea, Pin-854301 854301 . Purnia Bihar Pin- 854301		
B) Name & Address of the Principal :	EXECUTIVE ENGINEER R.W.D WORKS DIVISON BAISI PURNIA AT-BAISI, PURNIA		
C) Name & Address of the Contractor :	RAGINI ENTERPRISES AT- CO- OPRETIVE COLONY, MADHEPURA ROAD, DIST-PURNEA, PIN-854301		
D) Intermediary Details:	Agency Code1: 9896949 Agency Name: MANISHANKAR MANISH Agent's mobile no.: 9472893477 Agent's E-mail ID : manishankar.manish@yahoo.com		
Hypothecation Details	As per Annexure attached		
E)Site of Construction/Storage:	BAISI, PURNIA--.----854301----BIHAR--PURNIA		
F) Period of Insurance :	From: 08/03/2021 Time: 00:00 Hours To Midnight of 07/03/2022 +60 months of extended maintenance/maintenance period		
Premium Break Up		(Rs.)	Premium (Rs.)
*Total Premium		(Rs.)	50,794.28
*Premium value mentioned above is inclusive of taxes applicable			
G) Nature of Project	CONSTRUCTION AND MAINTENANCE OF ROAD FROM T04 PMGSY BAIRIA TO KHUTIA DAKSHIN TOLA UNDER MMGSY SC		



ICICI Lombard General Insurance Company LTD  
ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

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. 35,355,944.00
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 Other Perils Claims

10.00% of claim amount subject to minimum of Rs. 33,588,147.00
- b) For AOG/Major Perils/Design Defect Claims

10.00% of claim amount subject to minimum of Rs. 33,588,147.00
- c) Third Party Liability Excess

Nil
- I. Bodily Injury Claims

The Policy Excesses (Normal) should apply for Third Party Liability Property Damage Claims. For Third Party Liability claims arising out of Acts of God
- II. Property Damage Claims

Perils, the Excess applicable to AOG claims should apply.

**I) Additional Covers :**

S. No.	Endorsement Description	Limit of Indemnity	Deductible
1	Third Party Liability Cover With Cross Liability	3,535,594.00	
2	Extended Maintenance Cover	35,355,944.00	Applicable as per AOG excess
3	Design Defect(DE-1)	35,355,944.00	5 Times AOG Excess
4	Earthquake Cover(Full cover)	35,355,944.00	Applicable as per Section - I

**J) Clause**

- 1 Design Defect DE1 attached herewith.
- 2 Subject to End 13 - Earthquake inclusion attached herewith
- 3 Subject to End 13/i - Cross Liability attached herewith.
- 4 Subject to Subject to End 32 - Terrorism Damage Exclusion attached herewith.
- 5 Subject to End 16/n - Extended Maintenance Cover attached herewith
- 6 Subject to End 18 - Exclusion of loss of stabilizing fluids attached herewith
- 7 Subject to End 19 - Road Construction attached herewith
- 8 Subject to End 2/q - Special conditions concerning fire fighting facilities attached herewith
- 9 Subject to End 20 - Piling Construction attached herewith
- 10 Subject to End 21 - Abandonment of shafts attached herewith
- 11 Subject to End 22 - Crop, forests, cultivated areas attached herewith
- 12 Subject to End 24 - Contract works time schedule attached herewith
- 13 Subject to End 25 - Temporary access roads attached herewith
- 14 Subject to End 27 - Safety measures with respect to precipitation flood and inundation attached herewith
- 15 Subject to End 35- Agreed Bank Clause attached herewith
- 16 Subject to End 5 - Concerning storage attached herewith.
- 17 Subject to End 9 - Third Party Liability 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 Maintenance cover for 60 Months
- 7 Design Defect DE1 attached herewith
- 8 Warranted that the above captioned scope of project DOES NOT involve any type NEW Road construction work, Only Widening/Repair/Reconstruction of roads(whenever 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 expense arising out of or attributable to: 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or 3.2 change in consumer behaviour, or 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this [insurance Contract]. . 4. For

still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [insurance Contract] that is affected by such Communicable Disease. 5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this [insurance Contract] (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this [insurance Contract] by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion)

- 17 (2) any change in the law, clause or similar provision
- 18 (3) any follow the fortunes clause or similar provision
- 19 and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this [insurance Contract] that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause]. 6. If the [insurer] alleges that by reason of this [Endorsement][Clause] any amount is not covered by this [insurance Contract] the burden of proving the contrary shall rest in the [insured].
- 20 Warranted that the deductible for Road Projects & Canal Culverts not involving works in water should not be read as anywhere mentioned in the policy but to be read as: √ AOG/Major Perils/Design Defect - 10% of the claim amount subject to min of INR 25 Lacs √ Other perils -10% of the claim amount min of INR 5 Lacs

#### L) Warranty

- 1 Works in water is not covered under scope of policy
- 2 Policy shall stand canceled ab initio in the event of non-realization of the premium
- 3 In the event of total loss claim being honored, the claimed amount will be paid after deducting the unpaid premium installments

Subject otherwise to terms and conditions of **Contractor All Risks** Insurance Policy

In witness whereof the undersigned acting on behalf and under the Authority of the Insurer that hereunder set his hand at Mumbai on this day 08/03/2021 .



**Authorised Signatory**  
ICICI Lombard General Insurance Company  
Ltd.

GSTIN Reg. No: 10AAACI7904G1Z2  
IL GIC GSTIN Address : Second UMA Complex Frazer Road Patna Bihar 800001  
HSN/SAC code : 9971 - GENERAL INSURANCE SERVICES

**The stamp duty of Rs. 0.50 /- paid in cash or by demand draft or by pay order, vide Reciept/challan no. CSD2602021636 dated 18/02/2021 .**