

Date : 08/08/2022

Policy No.: E0084092

**Mr. Rohit Ranjan**  
**Vill Srinagar Po Siwan,**  
**Dist Siwan,**  
**Siwan,**  
**Bihar, Pincode: 841226**  
**Telephone(Mob) : 9939938909**

**Email Id : tiwarivijay957@gmail.com**

Intermediary Name : VIJAY KUMAR TIWARI-IAG

CAR

**To renew SMS, REN to 9222211100**

Download the **FG Insure App** for  
Seamless policy management



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Dear Mr. Rohit Ranjan

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **E0084092**.

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.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

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

Assuring you of our best services at all times.

**For Future Generali India Insurance Co. Ltd.**

If undelivered, please return to:

**Future Generali India Insurance Company Limited**  
3rd Floor, Chanakya Square  
Plot No. 789  
Exhibition Road  
Patna  
Bihar, 800001



(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.futuregeneralii.in](http://www.futuregeneralii.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                     |                                                                     |                                                                                                                                                                                   |                               |
|-------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| <b>Policy Number</b>                | : E0084092                                                          | <b>Address of Service Provider:</b> Off Code-49,Future Generali India Insurance Co Ltd, 3rd Floor, Chanakya Square, Plot No. 789, Exhibition Road, Patna, Bihar, Pincode - 800001 |                               |
| <b>Invoice Number</b>               | : 202210PNT0015449                                                  |                                                                                                                                                                                   |                               |
| <b>Reverse Charge</b>               | : No                                                                | <b>Area Code</b>                                                                                                                                                                  | : Patna Branch Office         |
| <b>Name of Insured/Proposer</b>     | : Mr. Rohit Ranjan                                                  | <b>FGI State Code</b>                                                                                                                                                             | : 10                          |
| <b>Address</b>                      | : Vill Srinagar Po Siwan, Dist Siwan, Siwan, Bihar, Pincode- 841226 | <b>FGI GSTIN Number</b>                                                                                                                                                           | : 10AABCF0191R1ZO             |
|                                     |                                                                     | <b>FGI PAN Number</b>                                                                                                                                                             | : AABCF0191R                  |
| <b>Place of Supply(State Code):</b> | 10                                                                  | <b>Intermediary Name \ Code:</b>                                                                                                                                                  | VIJAY KUMAR TIWARI \ 60060494 |
| <b>GSTIN / UIN Number</b>           | : 10CPKPR8366D1ZR                                                   | <b>Date of Issue / Invoice</b>                                                                                                                                                    | : 08/08/2022                  |
|                                     |                                                                     | <b>Date</b>                                                                                                                                                                       |                               |
| <b>Period of Insurance</b>          | : From 00:00 hours of 08/08/2022 To Midnight of 07/11/2022          | <b>HSN</b>                                                                                                                                                                        | : 997137                      |
|                                     |                                                                     | <b>Nature of Service</b>                                                                                                                                                          | : General Insurance Service   |

Received with thanks from Mr. Rohit Ranjan a sum of ₹ 4,032.00 towards Premium on the above mentioned policy.

| PARTICULARS                             | TAX(%) | PREMIUM ( ₹ )   |
|-----------------------------------------|--------|-----------------|
| Gross Premium                           |        | 3,417.00        |
| Add : CGST                              | 9%     | 307.53          |
| Add : SGST                              | 9%     | 307.53          |
| Add : Cess                              |        | -               |
| <b>Total (Rounded to nearest rupee)</b> |        | <b>4,032.00</b> |

## NOTE :

1. 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.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
3. We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

**Note:** This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 08/08/2022

**Contractors All Risk Insurance-Policy Schedule**

|                                |                                                                                                                                                          |                               |                                                 |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------------------------------|
| <b>Policy Servicing Office</b> | Off Code-49,Future Generali India Insurance Co Ltd, 3rd Floor, Chanakya Square, Plot No. 789, Exhibition Road, Patna, Bihar, Pincode- 800001., Tel No:-- |                               |                                                 |
| <b>Policy No</b>               | E0084092                                                                                                                                                 | <b>Period of Insurance</b>    | From 00:00 08/08/2022 To midnight of 07/11/2022 |
| <b>Insured</b>                 | Rohit Ranjan                                                                                                                                             | <b>Intermediary Name/Code</b> | VIJAY KUMAR TIWARI/60060494                     |
| <b>Address</b>                 | Vill Srinagar Po Siwan, Dist Siwan, Siwan, Bihar, 841226                                                                                                 | <b>Telephone(Mob,Hom)</b>     | 9431265063/9431265063                           |
| <b>GSTIN Number</b>            | 10CPKPR8366D1ZR                                                                                                                                          | <b>Email Id</b>               | TIWARIVIJAY957@GMAIL.COM                        |
|                                |                                                                                                                                                          | <b>FGI GSTIN Number</b>       | 10AABCF0191R1ZO                                 |

In consideration of the Policyholder named 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 here in after setforth.

| Co-insurance Details                            |              | Schedule Of Premium   |          |
|-------------------------------------------------|--------------|-----------------------|----------|
| Insurer                                         | Share (In %) | Gross Premium         | 3,417.00 |
| Future Generali India Insurance Company Limited | 100%         | Goods and Service Tax | 615.06   |
|                                                 |              | Premium Payable       | 4,032.00 |

**Project Details**

|                          |                                                                                                                                                                    |  |  |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| Principal Name           | ROHIT RANJAN                                                                                                                                                       |  |  |
| Principal Address        | Vill Srinagar Po Siwan Dist Siwan 841226                                                                                                                           |  |  |
| Business                 | In Plain Areas                                                                                                                                                     |  |  |
| Project Risk Location    | PMGSY ROAD TO PANCHAYAT TOLA TAK IN PALASI BLOCK, UNDER MMGSY, DISTT. - ARARIA, BIHAR - 854311                                                                     |  |  |
| Contractor Name          | ROHIT RANJAN                                                                                                                                                       |  |  |
| Contractor Address       | Vill Srinagar Po Siwan Dist Siwan 841226                                                                                                                           |  |  |
| Sub - Contractor Name    |                                                                                                                                                                    |  |  |
| Sub - Contractor Address |                                                                                                                                                                    |  |  |
| Project Period           | 08/08/2022 to 07/11/2022                                                                                                                                           |  |  |
| Maintenance Period       | 08/11/2022 to 07/11/2027                                                                                                                                           |  |  |
| Non Liable Period        |                                                                                                                                                                    |  |  |
| Nature of Project        | RWD WORK DIVISION ARARIA, CONSTRUCTION AND MAINTENANCE OF ROAD FROM PMGSY ROAD TO PANCHAYAT TOLA TAK IN PALASI BLOCK, UNDER MMGSY, DISTT. - ARARIA, BIHAR - 854311 |  |  |

**Section - I Material Damage**

| Sr. No. | Description                                                                                                                 | Sum Insured ( ₹ ) |
|---------|-----------------------------------------------------------------------------------------------------------------------------|-------------------|
| 1       | Contract Works - Any other work & installation including temporary construction not included in Contract price and Material | 5,156,531         |
|         | Total Sum Insured                                                                                                           | 5,156,531         |

**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                       | Addon UIN | Limit of Liability |
|---------|-----------------------------------|-----------|--------------------|
| 01      | Extended Maintenance Cover        |           | 5156531/-          |
| 02      | Earthquake Sum Insured full cover |           | 5156531/-          |
| 03      | STFI                              |           | 5156531/-          |

**Extensions/Endorsements/Clauses**

As per standard Contractor All Risks Policy as per Indian Tariff with the following extensions/ endorsements:

**WARRANTY:-**

Warranty for 24 Hrs watch and ward arrangement for storage of material at project site after work hours.

Warranted that expenses incurred for dewatering and/or removal of any external debris and or sludge due to any reas on whatsoever are excluded under the policy

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

Warranted that project work is in Plain area

Warranted that any kind construction of bridge / culverts not covered under the policy.

Warranted that if the Project start date declared is later than actual project start date,then policy shall stand null and void ab initio.

Section Warranty for Road Projects -

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

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

a) Projects in Jammu & Kashmir, Ladakh, Himachal Pradesh, Bihar, Uttar Pradesh, Uttarakhand and eight north eastern states namely Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim to have open section limit as maximum 12% of the project length at any given time with maximum distance of 400 meters between two sections.

b) Projects in other states to have open section limit as maximum 20% of the project length at any given time with minimum distance of 250 meters between two sections.

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

warranted that dewatering facility like dewatering pump etc are maintained in fully working condition throughout the project.

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 stands excluded from scope of cover.

**ENDORSEMENT:-**

Endorsement regarding safety measures with respect to flood, precipitation and inundation

Endorsement regarding crops, forests and cultivated areas

Endorsement concerning Piling Construction Endorsement regarding abandonment of shaft

Endorsement regarding EXISTING UNDERGROUND CABLES

Coverage :-

Earthquake for full SI

STFI for full SI

Third Party Liability 100000

Extended Maintenance Cover 60 Months

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

Submission of duly signed & stamped letter of terms & conditions as agreed

Submission of filled proposal form duly signed by proposer prior to binding

Full final underwriting information package, details of major machinery, suppliers, names of contractors, sub contractors their past experience, to be provided prior to binding

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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| 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<br>Nuclear Energy Risks Exclusion<br>Radioactive Exclusion<br>Computer Loss General Exclusion<br>Electronic Date Recognition Clause EDRC (B)<br>Sanctions Limitation And Exclusion Clause<br>Asbestos Exclusion<br>Pollution Exclusion<br>Information Technology Clarification<br>Temporary Structures are not covered under the policy Any damage to existing structure /Property stands excluded from the scope of the policy Any kind of demolition /dismantling /Destruction work stands excluded from the scope of the policy.<br>Excluding offsite storage<br>Free issue material is not covered<br>No coverage for material left at the construction site without proper security arrangements at the end of days? work<br>Absolute exclusion of work in water/ Wet risk exposure<br>STFI cover is excluded for first 15 days from policy inception<br>Terrorism Damage Exclusion Clause<br>Communicable Disease Exclusion Endorsement Clause<br>Rain water damage is also excluded. |                                                               |

**IMPORTANT - 1.** All other Terms, Conditions and Exclusions as per Policy Wordings.

**2.** For complete terms, conditions and exclusions, please visit <https://general.futuregenerali.in/customer-service/downloads/>

**3.** For any redressal of grievance and for escalation matrix <https://general.futuregenerali.in/customer-service/grievance-redressal>

**4.** In case of payment by cheque in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or no

**For Future Generali India Insurance Co. Ltd.**

Receipt No : Y5778452  
Date of Issue : 08/08/2022  
Place : Mumbai\*



\* Address as mentioned below

(Authorised Signatory)

**Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 08/08/2022**

Stamp Duty of Rs. 0.50/- is paid as provided under Article Policy of Insurance 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai-400001., vide this Order No. (LOA/CSD/413/2022/(Validity Period Dt. 25/07/2022 To Dt. 31/03/2023)/3176, Dated 21-07-2022. )

Product UIN : IRDAN132RP0006V01200708

### **Communicable Disease Exclusion Endorsement Clause**

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); 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.
- 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 reinsured 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); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any reinsurance, 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.

**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.

**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.