

Date : 05/05/2022

Policy No.: E0082370

Mr. Bidyanand Gupta
At. Chakia, Ps. Jokihat,
Dist. Araria Bihar 854311,
Araria,
Bihar, Pincode: 854311
Telephone(Mob) : 9939938909
Email Id : BIDYANANDG@GMAIL.COM
Intermediary Name : VIJAY KUMAR TIWARI-IAG
CAR

To renew SMS, REN to 9222211100

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



Get the app



Dear Mr. Bidyanand Gupta

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **E0082370**.

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.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 | : E0082370 | 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 | : 202210PNT0002903 | | |
| Reverse Charge | : No | Area Code | : Patna Branch Office |
| Name of Insured/Proposer | : Mr. Bidyanand Gupta | FGI State Code | : 10 |
| Address | : At. Chakia, Ps. Jokihat, Dist. Araria Bihar 854311, Araria, Bihar, Pincode- 854311 | FGI GSTIN Number | : 10AABCF0191R1ZO |
| | | FGI PAN Number | : AABCF0191R |
| Place of Supply(State Code): | 10 | Intermediary Name \ Code: | VIJAY KUMAR TIWARI \ 60060494 |
| GSTIN / UIN Number | : 10ARGPG3299L1ZP | Date of Issue / Invoice Date | : 05/05/2022 |
| Period of Insurance | : From 00:00 hours of 05/05/2022 To Midnight of 04/02/2023 | HSN | : 997137 |
| | | Nature of Service | : General Insurance Service |

Received with thanks from a sum of ₹ 47,298.00 towards Premium on the above mentioned policy.

| PARTICULARS | TAX(%) | PREMIUM (₹) |
|---|--------|---------------|
| Gross Premium | | 40,083.00 |
| Add : CGST | 9% | 3,607.47 |
| Add : SGST | 9% | 3,607.47 |
| Add : Cess | | - |
| Total (Rounded to nearest rupee) | | 47,298.00 |

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 seperate communication is sent or not.
2. 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)

Note:This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 05/05/2022

| 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 | : E0082370 | Period of Insurance | : From 00:00 05/05/2022 To midnight of 04/02/2023 |
| Insured | : Bidyanand Gupta | Intermediary Name/Code | : VIJAY KUMAR TIWARI/60060494 |
| Address | : At. Chakia, Ps. Jokihat, Dist. Araria Bihar 854311, Araria, Bihar, 854311 | Telephone(Mob,Hom) | : 9431265063/9431265063 |
| GSTIN Number | : 10ARGPG3299L1ZP | Email Id | : TIWARIVIJAY957@GMAIL.COM |
| | | FGI 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 theScheduleand in reliance upon the statements made by the Policyholder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agree 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 hereinafter set forth.

| Co-insurance Details | | Schedule Of Premium | |
|---|--------------|-----------------------|-----------|
| Insurer | Share (In %) | Gross Premium | 40,083.00 |
| Future Generali India Insurance Company Limited | 100% | Goods and Service Tax | 7,214.94 |
| | | Premium Payable | 47,298.00 |

| Project Details | |
|-----------------------|---|
| Principal Name | : BIDYANAND GUPTA |
| Principal Address | : At. Chakia, Ps. Jokihat, Dist. Araria Bihar 854311 |
| Business | : In Plain Areas |
| Project Risk Location | : PWD SARAK HANUMAN CHOWK TO ADIWASI TOLA DIST ARARIA BIHAR 854311 |
| Contractor Name | : BIDYANAND GUPTA |
| Contractor Address | : At. Chakia, Ps. Jokihat, Dist. Araria Bihar 854311 |
| Sub - Contractor Name | : |
| Project Period | : 05/05/2022 to 04/02/2023 |
| Maintenance Period | : 05/02/2023 to 04/02/2028 |
| Non Liable Period | : |
| Nature of Project | : RWD WORKS DIVISION ARARIA, PACKAGE NO MMGSY QWB -20 ARARIA -04 CONSTRUCTION AND MAINTENANCE OF ROAD FROM PWD SARAK HANUMAN CHOWK TO ADIWASI TOLA DIST 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 | 41,093,972 |
| | Total Sum Insured | 41,093,972 |

| 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 | 41093972/- |
| 02 | STFI | 41093972/- |
| 03 | Extended Maintenance Cover | 41093972/- |

| 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 waterproof wearing 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 unconnected sections 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 40000000/- |
| AOG Perils / Collapse | 10% of the claim amount subject to a minimum of INR 40000000/- |

Conditions

Exclusions

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 - 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 : Y5167522
Date of Issue : 05/05/2022
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 05/05/2022

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/317/2022/(Validity Period Dt. 15/04/2022 To Dt. 31/03/2023)/1565, Dated 07-04-2022.)

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.