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Agency by which work is executed ---

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No and date of agreement

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Policy No.: E0078962

Mr. PRADIP KUMAR JHA

WARD NO- 12, ARARIYA SANGRAM,

P.S.- JHANJHARPUR, DISTT- MADHUBANI, BIHAR PIN- 847109.

Intermediary Name: NIRANJAN SINHA - IAG

CAR

Dear Mr. PRADIP KUMAR JHA.

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is E0078962.

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: 22/08/2022

To renew SMS, REN to 9222211100

Download the FG Insure App for

Seamless policy management

App Store

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 <a href="https://www.futuregenerali.in">www.futuregenerali.in</a>

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

	INSUREI	DETAILS		
Policy Number	: E0078962	Address of Service Provider: Off Code-49, Future Generali India Insurance Ltd, 3rd Floor, Chanakya Square, Plot No. 78		
Invoice Number	: 202010PNT0852147	Exhibition Road, Patna, Bihar, Pin		
Reverse Charge	: No	Area Code	Patna Branch Office	
Name of Insured/Proposer	: Mr. Pradip Kumar Jha.	FGI State Code	10	
Address	: Ward No- 12, Vill- Aranya Sangram, P.S Jhanjharpur, Distt- Madhubani, Bihar, Pin- 847109	FGI GSTIN Number	: 10AABCF0191R1ZO	
Place of Supply(State Code)	: 10	Intermediary Name \ Code:	NIRANJAN SINHA \ 60060587	
GSTIN / UIN Number	3 3 4	Date of Issue / Invoice Date	22/08/2022	
Period of Insurance	: From 00:00 hours of 14/03/2022	HSN	997357	
	To Midnight of 13/03/2023	Nature of Service	General Insurance Service	

Received with thanks from Sri. Pradip Kumar Jha a sum of ₹21,471.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		21,471.00
Add: CGST		0.0000000000000000000000000000000000000
Add: SGST		
Add: Cess		121
Total (Rounded to nearest rupee)		21,471.00

#### NOTE:

- 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 IS Future Generali India Insurance Co. Ltd.

Date: 2022.08.22 10:43:13 IST Location: Munical

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 22/08/2022





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 E0078962 Period of Insurance From 00:00 14/03/2022 To midnight of 13/03/2023 Sri. Pradip Kumar Jha. Intermediary Name/Code SINHA NIRANJAN/60060587 Insured Telephone(Mob,Hom) Address Ward No- 12, Arariya Sangram, P.S.-9431269874/9431269875 Jhanjharpur, Distt- Madhubani, Bihar PIN-Email Id SINHANIRANJAN258@GMAIL.COM 847109 FGI GSTIN Number 10AABCF0191R1ZO GSTIN Number

In consideration of the Policyholdernamed herein paying to the Future General India Insurance Company Limited (hereinaftercalled the Insurer) the premium as stated in the Scheduleand in reliance upon the statementsmade by the Policyholderin 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 hereinafter setforth.

Co-insurance Details		Schedule Of Pres	nium
Insurer	Share (In %)	Gross Premium	21,471.00
FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED	100%	Add Terrorism Premium Goods and Service Tax Premium Payable	21,471.00
T T	Project Details		

Principal Name SRI PRADIP KUMAR JHA

Principal Address WARD NO- 12, ARARIYA SANGRAM, P.S.- JHANJHARPUR, DISTT- MADHUBANI, BIHAR, PIN- 847109

Business In Plain Areas

Project Risk Location CONSTRUCTION OF ROAD AND CD WORK OF PACKAGE NO-MMGSY-NDB-BRRP-322-

JHANJHARPUR, 1. DHAKJARI DEVHAR, RWD ROAD TO NAVTOL SHIVA, 2. RWD ROAD MUSHARI TO TILAY MUSLIM TOL

& 3. SONBARSA PMGSY PATH TO MANMOHAN.
Contractor Name SRI PRADIP KUMAR JHA

Contractor Address WARD NO- 12, ARARIYA SANGRAM, P.S.- JHANJHARPUR, DISTT- MADHUBANI, BIHAR, PIN- 847109

Sub - Contractor Name

Project Period : 14/03/2022 to 13/03/2023

Maintenance Period

Non Liable Period

Nature of Project RWD WORK DIVISION JHANJHARPUR, AGREEMENT NO- 06 SBD/ 2022-23 CONSTRUCTION OF ROAD AND CD

WORK OF PACKAGE NO- MMGSY -NDB- BRRP- 322- JHANJHARPUR, 1. DHAKJARI DEVHAR, RWD ROAD TO NAVTOL SHIVA, 2. RWD ROAD MUSHARI TO TILAY MUSLIM TOL & 3. SONBARSA PMGSY

PATH TO MANMOHAN

	Section - I Material Damage				
Sr. No.	Description	Sum Insured (₹)			
1	Contract Works - Any other work and installation - including temporary construction not included in Contract price and Material	3,55,39,974			
	Total Com Tomand	2 55 20 07/			

	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	35539974/-		
02	STFI	35539974/-		
03	Extended Maintenance Cover	35539974/-		
	Clauses	<u> </u>		

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 combinedmaximum length of excavationwork, 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 stretchup 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 accessroads 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 commencemento 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

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.

STFI Coverage - Waiting Period -15 Days

Communicable Disease Exclusion Endorsement Clause

Warranted only Road construction is covered and the terrain is "Plain Area" and not hilly area.

Warranted that expenses incurred for dewatering and/or removal of any external debris and or sludge due to any reason whatsoever are excluded under the policy warranted that dewatering facility like dewatering pump etc are maintiained in fully working condition throughout the project.

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

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 provisionof such benefit would expose that to us to any sanction, prohibitionor restrictionunder 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 pipe	ys .
Warranty for 24 Hrs watch and ward arrangment	
2	Excess
Normal Claims	10% of the claim amount subject to a minimum of INR 31985977/-
AOG Perils / Collapse	10% of the claim amount subject to a minimum of INR 31985977/-
	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 - 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

Receipt No Y1315214 Date of Issue 22/08/2022 Receipt No Place : Mumbai\*

Product UIN : IRDAN132RP0006V01287498

(Authorised Signatory)

Address as mentioned below

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 22/08/2022

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/41/2020/1481/2020, Dated 25-06-2020. Mudrank - 2017/C.R.97/M-1,dated 09/01/2018.





# 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):

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

a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

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:
the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body
functions, systems or organs, and

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

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

he disease, substance or agent is such:

that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
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.

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:

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 change in consumer behaviour, or

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. 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 protectionunder this insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
- 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.





# Attached to and Forming part of policy no. E0078962

#### 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 andterrorist 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.

#### 1014 : Earthquake (Fire & Shock) Damage Clause

In consideration of the payment by the Insured to the Company of additional premium, it is hereby agreed and declared that notwithstandinganything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property insured by this policy occasioned by or through or in consequenceof earthquake including flood or overflow of the sea, Lakes, reservoirs and rivers and/or Landslide/Rockslide resulting there from.

Provided always that all the conditions of this policy shall apply (exceptin so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement."

In the event of the insured making any claim for loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

1016: Warranty for 24 Hrs watch and ward arrangement.

## 1026 : Special Conditions concerning Fire Fighting facilities

It is Agreed and Understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnifythe Insured for loss or damage resulting directly or indirectly from fire and/or explosion if the following requirements are fulfilled:

- Adequate fire-fighting equipment and extinguishing agents of sufficient capacity must always be available at the site and ready for 4 immediate use.
- Sufficientnumber of workmenmust be fully trained in the use of such equipment and must be available for immediate intervention at all times.
- 3. If storage of material for the construction or erection of the contract works is necessaryat site or any other location within India, storage must be subdivided into storage units. The individual storage units must either be at least 10 meters apart or separated by fireproof walls. All inflammable materials (such as shutteringuaterial not fitted for concreting, litter, etc.) and especially all inflammable liquids and gases must be stored at a sufficiently large distance from the property under construction or erection and any hot work like welding etc.
- 4. Welding, soldering or the use of an open flame in the vicinity of combustible material is permitted only if at least one workman suitably equipped with extinguishersand well trained in fire-fighting facilities designed for the operation of the plant must be installed and serviceable.

## 1027: Crops, Forest Areas, Cultivated Areas

Notwithstanding the conditions, provisions and other endorsements of the Policy, it is agreed and understood that the Insurers shall not be liable to indemnify the Insured in respect of any loss, damage or liability directly or indirectly caused to crops, forests and/or other cultures during the execution of the contract works.

## 1028 : Contract Works Time Schedule

Notwithstanding the conditions, provisions and other endors ements of the Policy it is understood and agreed that -  $\,$ 

a) The contract works time schedule together with plans, documents and specifications supplied and any other statements made by the Insured with respect of works programme is deemed to be incorporated herein. b) The Insurers shall not indemnifythe Insured in respect of loss or damage caused by, or arising out of, or aggravated by deviations from the contract works time schedule exceeding four weeks, unless the Insurers had agreed in writing to such a deviation before a loss occurred.

#### 1029: Amendment in firefighting endorsement wording

It is Agreed and Understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss or damage resulting directly or indirectly from fire and/or explosion if the following requirements are fulfilled:

1 Adequate fire-fighting equipment and extinguishing agents of sufficient capacity must always be available at the site and ready for 4 immediate use.

Sufficientnumber of workmenmust be fully trained in the use of such equipment and must be available for immediate intervention at all times.

3. If storage of material for the construction or erection of the contract works is necessaryat site or any other location within India, storage must be subdivided into storage units. The individual storage units must either be at least 10 meters apart or separated by fireproof walls. All inflammable materials (such as shutteringmaterial not fitted for concreting, litter, etc.) and especially all inflammable liquids and gases must be stored at a sufficiently large distance from the property under construction or erection and any hot work like welding etc.

4. Welding, soldering or the use of an open flame in the vicinity of combustible material is permitted only if at least one workman suitably equipped with extinguishersand well trained in fire-fightingfacilitiesdesignedfor the operation of the plant must be installed and serviceable.

## 1030: Warranty concerning underground cables and pipes

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured in respect of loss of or damage to existing underground cables and/or pipes or other underground facilities if, prior to the commencement of works, the Insured has inquired with the relevant authorities about the exact position of such cables, pipes or other underground facilities. The indemnity shall in any case be restricted to the repair costs of such cables, pipes

The indemnityshall in any case be restricted to the repair costs of such cables, pipes or other underground facilities, any consequential damage being excluded from the cover

## 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.

