

Policy No.: E0066128

Date : 04/02/2020

Mr. Vijay Kumar Tiwari

At-Jogia Tola Turhapatti,

Sirsia Chanpatia,

Bettiah Dist-west Champaran,

Pashchim Champaran,

Bihar, Pincode: 845438

Intermediary Name : VIJAY KUMAR TIWARI-IAG

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Dear Mr. Vijay Kumar Tiwari

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **E0066128**.

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)

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 : E0066128	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 : 201910PNT0018249	
Reverse Charge : No	Area Code : Patna Branch Office
Name of Insured/Proposer : Mr. Vijay Kumar Tiwari	FGI State Code : 10
Address : At-jogia Tola Turhapatti, Sirisia Chanpatia, Bettiah Dist-west Champaran, Pashchim Champaran, Bihar, Pincode- 845438	FGI GSTIN Number : 10AABCF0191R1ZO
Place of Supply(State Code): 10	Intermediary Name \ Code: VIJAY KUMAR TIWARI \ 60060494
GSTIN / UIN Number : 10AANFV1114B1ZY	Date of Issue / Invoice : 04/02/2020
Period of Insurance : From 00:00 hours of 04/02/2020 To Midnight of 03/02/2021	Date
	HSN : 997137
	Nature of Service : General Insurance Service

Received with thanks from Vijay Kumar Tiwari a sum of ₹ 11,326.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		9,598.00
Add : CGST	9%	863.82
Add : SGST	9%	863.82
Add : Cess		-
Total (Rounded to nearest rupee)		11,326.00

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 separate 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.

Sharada

(Authorised Signatory)

Validity unknown

Digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Co. Ltd.
Date: 2020.02.04 19:31:10 IST
Location: Mumbai

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 04/02/2020



Contractors All Risk Insurance-Policy Schedule			
Policy Servicing Office : Off Code-49, Future Generali India Insurance Co Ltd, 3rd Floor, Chanakya Square, Plot No. 789, Exhibition Road, Patna, Bihar. Pincode- 800001, Tel No:-			
Policy No : E0066128 Insured : Vijay Kumar Tiwari Address : At-jogia Tola Turhapatti, Sirisia Chanpatia, Bettiah Dist-west Champaran, Pashchim Champaran, Bihar, 845438 GSTIN Number : 10AANFV1114BIZY	Period of Insurance : From 00:00 04/02/2020 To midnight of 03/02/2021 Intermediary Name/Code : VIJAY KUMAR TIWARI/60060494 Telephone(Mob, Hom) : 9431265063/9431265063 Email Id : TIWARIVIJAY957@GMAIL.COM FGI GSTIN Number : 10AABCF0191RIZO		
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 hereinafter set forth.			
Co-Insurance Details		Schedule Of Premium	
Insurer FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED		Share (In %) 100%	Gross Premium 9,598.00 Add Terrorism Premium - Goods and Service Tax 1,727.64 Premium Payable 11,326.00
Project Details			
Principal Name : VIJAY KUMAR TIWARI Principal Address : Business : In Plain Areas Project Risk Location : DARWALIYA TO DHOBI TOLA IN YOGAPATI BLOCK DIST- WEST CHAMPARAN BIHAR -845438 Contractor Name : VIJAY KUMAR TIWARI Contractor Address : Sub - Contractor Name : Project Period : 04/02/2020 to 03/02/2021 Maintenance Period : 04/02/2021 to 03/02/2026 Non Liable Period : Nature of Project : RWD WORKS DIVISION BETTIAH AGREEMENT NO- 78 SBD/19-20 DATE - 16/11/2019 FOR EXECUTION MAINTENANCE OF THE ROAD FROM CONSTRUCTION OF ROAD AND CD WORKS FROM DARWALIYA TO DHOBI TOLA IN YOGAPATI BLOCK DIST- WEST CHAMPARAN BIHAR -845438 UNDER MMGSY			
Section - I Material Damage			
Sr. No.	Description	Sum Insured (₹)	
		Total Sum Insured	
		7,191,143	
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	7191143	
02	STFI	7191143	
03	Extended Maintenance Cover	7191143	
Clauses			
Subject to End 2/q - Special conditions concerning fire fighting facilities Subject to End 22 - Crop, forests, cultivated areas Subject to End 24 - Contract works time schedule Amendment in Fire fighting endorsement wording Earthquake (Fire and Shock) Damage Clause Add on Covers, Clauses, Warranties Policy shall stand canceled ab initio in the event of non-realization of the premium Extended Maintenance Cover for 60 Months Warranted that the Bridges are of "RCC or Pre-stressed concrete" type. Warranted that "Works in Water" is not involved. Rain water damage is also excluded. Endorsement - EXISTING UNDERGROUND CABLES. Endorsement - TEMPORARY ACCESS ROADS Endorsement - SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION, FLOOD AND INUNDATION Section Warranty for Road Projects - It is hereby agreed that as of the inception date of the policy, the following condition shall apply A road project is deemed to be not completed until the asphalt or concrete course has been laid. It is understood that road shall include all types of roads including but not limiting to motorways and highways. In respect of road construction, the combined maximum length of excavation work, subgrade and sub-base courses not covered by a waterproof wearing course shall not exceed any one of the following at any one time. a. 1000 meters X 3 unconnected sections for flood prone area and hilly regions for every stretch up to 25 km of the project subject to the total length of the section opened for works at any time not exceed 12% of the total road length of the project. However, at any point of time any two sections should be separated by a minimum distance of 250 meters. b. 1000 meters X 5 unconnected sections for other areas for every stretch up to 25 km of the project subject to the total length of the section opened for works at any time not exceed 20% of the total road length of the project. However, at any point of time any two sections should be separated by a minimum distance of 500 meters. c. 150 meters X 3 unconnected sections for internal and access roads of hydel power projects and any two unconnected sections separated by a distance of 50 meters from each other. Warranted that Wet Risk is excluded from the scope of Coverage.			



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 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

Deductible: 50% of Project cost

Terrorism Damage Exclusion Clause

Sanction Limitation and Exclusion Clause

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that to us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Warranties

Warranty concerning underground cables and pipes

Warranty for 24 Hrs watch and ward arrangement

Excess

Normal Claims

50% of the claim amount subject to a minimum of INR 3595572/-

AOG Perils / Collapse

50% of the claim amount subject to a minimum of INR 3595572/-

Conditions

Exclusions

Political Risks Exclusion Endorsement

Nuclear Energy Risks Exclusion

Radioactive Exclusion

Computer Loss General Exclusion

Electronic Date Recognition Clause EDRC (B)

Important - In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.

For Future Generali India Insurance Co. Ltd.

Date of Issue : 04/02/2020

Place : Mumbai*



* Address as mentioned below

(Authorised Signatory)

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 04/02/2020

The stamp duty of Rs. 0.50/- paid by Letter Of Authorisation No. CSD/211/2019/5340/19, dated 11/11/2019. Mudrank - 2017/C.R.97/M-1, dated 09/01/2018.

Product UIN : IRDAN132P0006V01200708



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.

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 notwithstanding anything 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 consequence of 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 (except in 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 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.
2. Sufficient number of workmen must 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 necessary at 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 shuttering material 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 extinguishers and 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 endorsements 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 indemnify the 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.
2. Sufficient number of workmen must 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 necessary at 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 shuttering material 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 extinguishers and well trained in fire-fighting facilities designed for 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 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 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.

