



CONTRACTOR ALL RISK INSURANCE POLICY			UIN- IRDAN115RP0021V01200708	Engg 04
SCHEDULE				
Policy No: 5004/244713276/00/000 (TRUE COPY)		Issued At: Mumbai Date: 19/04/2022		
A) Name & Address of the Insured :		AMIT KUMAR SINGH Ara Ara Ara BHOJPUR,Bihar Pin- 802301		
B) Name & Address of the Principal :		EXECUTIVE ENGINEER RWD WORK DIVISION JAGDISHPUR JAGDISHPUR,BHOJPUR,BIHAR,843351		
C) Name & Address of the Contractor :		AMIT KUMAR SINGH Same as Mailing Address of Insured		
D) Intermediary Details:		Agency Code1: ILG54139 Agency Name: PAYAL UPADHYAY Agent's mobile no.: 7004101538 Agent's E-mail ID : pawan.up@rediffmail.com		
Hypothecation Details		NA		
E)Site of Construction/Storage:		CONSTRUCTION OF ROAD FORM HARIGAON GARHANI PATH SE NAHAR KINARE TO MEDAR VILLAGE VIA DHAKA KARAN TAK, LAXMIPUR BALI GAON PATH TO AYAR TAK, BIHIYA PIRO PWD ROAD TO CHARWANI TAK AGREEMENT NO 21 SBD 2021/2022		
F) Period of Insurance :		From: 19/04/2022 Time: 00:00 Hours To Midnight of 18/02/2023 +60 months of extended maintenance/maintenance period		
G) UIN Of The Product:		IRDAN115CP0050V01201920		
Premium Break Up		(Rs.)	Premium (Rs.)	
*Total Premium		(Rs.)	51,675.12	
*Premium value mentioned above is inclusive of taxes applicable				
H) Nature of Project		Roads		



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

Description of Project Works:

Roads,  
In Townships Only/Concrete Based Roads

Insured Items	Sum Insured
Section I- Material Damage	
a).Contract work (Permanent and temporary including all material to be Incorporated therein)	
1) Contract price	
2) Materials or item supplied by the principal	
b).Any Other sworks, & installation not included in 1 and 2 above (eg camp,colony,store etc as per list enclosed)	
Total for Section I	Rs. 5,30,19,483.00
Section II - Third Party Liability	
Limit of Indemnity	
a) For any one accident	
b) For all accidents during the period	

- I) Deductibles for Section I and II -
- a) For Other Perils Claims

5.00% of claim amount subject to minimum of Rs. 2,250,000.00
- b) For AOG/Major Perils/Design Defect Claims

10.00% of claim amount subject to minimum of Rs. 11,250,000.00
- c) Third Party Liability Excess

Nil
- I. Bodily Injury Claims

The Policy Excesses (Normal) should apply for Third Party Liability
- II. Property Damage Claims

Property Damage Claims. For Third Party Liability claims arising out of Acts of God Perils, the Excess applicable to AOG claims should apply.

J) Additional Covers :

S. No.	Endorsement Description	Limit of Indemnity	Deductible
1	Extended Maintenance Cover	5,30,19,483.00	Applicable as per AOG excess
2	Third Party Liability Cover Without Cross Liability	53,01,948.00	

K) Clause

- 1 In the event of total loss claim being honored, the claimed amount will be paid after deducting the unpaid premium installments
- 2 Subject to End 9 - Third Party Liability attached herewith.
- 3 Subject to End 19 - Road Construction attached herewith
- 4 Subject to End 16/n - Extended Maintenance Cover attached herewith
- 5 Subject to End 27 - Safety measures with respect to precipitation flood and inundation attached herewith
- 6 Subject to End 23 - Existing underground cables
- 7 Subject to End 22 - Crop, forests, cultivated areas attached herewith
- 8 Subject to Subject to End 32 - Terrorism Damage Exclusion attached herewith.
- 9 Policy shall stand canceled ab intio in the event of non-realization of the premium
- 10 Section Warranty
- 11 Munich Re's Wet Risk Endorsement

L) Condition :

- 1 All property on the site of nuclear power station whether related to generation of nuclear energy or not, are excluded from scope of this insurance
- 2 Communicable Disease Exclusion Endorsement (Part 1 of 2)
- 3 Communicable Disease Exclusion Endorsement (Part 2 of 2)
- 4 ROADEXCESS

M) Warranty

- 1 Warranted that Project Location is 2 Kms far away from all sorts of water bodies
- 2 Warranted that there is 24 hrs security at the project site as well as at storage site.
- 3 Warranted that there are sufficient de-watering facilities at the project site as well as at storage site.
- 4 Warranted that policy start date declared in this proposal is same as start date of commencement of work or date of arrival of the first consignment at the site of construction/ erection.
- 5 Losses prior to the inception of this policy are excluded from cover.
- 6 Warranty concerning construction material
- 7 Outright Defect Exclusion DE 1 attached herewith

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

In witness whereof the undersigned acting on behalf and under the Authority of the Insurer that hereunder set his hand at Mumbai on this day 19-04-2022 .



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

GSTIN Reg. No: 10AAACI7904G1Z2  
IL GIC GSTIN Address : Second UMA Complex Frazer Road Ara Bihar 800001  
HSN/SAC code : 997139 - GENERAL INSURANCE SERVICES

The stamp duty of Rs. 0.50 /- paid in cash or by demand draft or by pay order, vide Reciept/challan no. CSD232202184 dated 06/01/2022 .

### **Terrorism Damage Exclusion Warranty**

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.