

# digit INSURANCE

— ALMOST —  
**5-STAR**  
CUSTOMER-RATED INSURANCE

— TRUSTED BY —  
**1.5CR CUSTOMERS**



5/5



4.7/5



**YOU ARE NOW  
A PART OF THE  
DIGIT FAMILY**

## **POLICY SCHEDULE**

Everything you need to know about your Policy

\*Rated 5/5 on Facebook as on 18th March 2021 and 4.7/5 on Google as on 21st May 2021

\*\*Across all line of business since inception till 22nd April 2021

GoDigit GI Ltd, Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095,  
Toll Free- 18002585956, [www.godigit.com](http://www.godigit.com), CIN: U66010PN2016PLC167410, IRDAI Regn No: 158, T&C\*



## Digit Contractor's All Risks Insurance

### Policy Schedule

UIN: IRDAN158RP0005V542152022

Go Digit General Insurance Ltd

### Insured And Policy Details

Insured Details		Policy Details			
Name of the Insured					
Name of Principal	OFFICE OF THE EXECUTIVE ENGINEER RWD WORKS DIVISION MADHUBANI	Address of Principal	AT-CHAURI KHARA ROAD TO KUJAR TOLA ROAD DIST MADHUBANI BIHAR		
Name of Contractor(s)	JAYVODH JHA	Address of Contractor(s)	AT-97M.I.G., LOHIYA NAGAR, PO+PS-KANKARBAGH, PATNA-800020		
Name of Sub-Contractor(s)		Address of Sub - Contractor(s)			
Invoice Number	IA09854756	Invoice Date	29-09-2023		
Policy Number	D054786632			Policy Issue Date	29-Sep-2023
City / Location		Period of Insurance	From	29-09-2023	2023-09-29 00:00:01
Contact No	+91748467942		To	28-09-2024	2024-09-28 23:59:59
Email ID	<a href="mailto:jkijeewe@gmail.com">jkijeewe@gmail.com</a>	Project Period	From	29.09.2023	
GST State Code	10		To	28.09.2024	
GSTIN Number	unregistered	Limited Maintenance Period	months		
Partner Code and Name	5489657 RDGCFOP	Type of insured	Contractor		
Risk address	AT- CHAURI KHARA ROAD TO KUJAR TOLA ROAD DIST MADHUBANI BIHAR	Bank Name/Financial Institution			
Risk Type	Roads (Where value of culverts and Road Bridges does not exceed 0.5% of thecontract value) - In Plain Areas	Partner Contact and Email ID			
Additional risk details					

### Section I – Material Damage

Insured Items	Sum Insured ( ` )
1. Contract works (Permanent and Temporary works including all materials to be incorporated therein) Contract price Materials or items supplied by the Principal	INR 8212798
2. Any other works, & installations not included in 1.1 and 1.2 above (e.g. camp, colony, stores etc. as per list enclosed)	
3. Construction Plant & Machinery (Memo. 6) (as per list enclosed)	
4. Earthquake Covered	Yes

## SECTION II – Third Party Liability

Insured Items	Sum Insured ( ` )
1. Limit of indemnity in respect of any one accident or series of accidents arising out of one event.	
2. Total limit of Section II during policy period.	
3. Cover For Cross Liability	No

## Section I – Endorsements

Clause / Add-On Cover	Limits	Any other information/ Excess
Extended Maintenance Cover	-	0 Months
Total For Section I - Material Damage + Endorsements		

## Policy Excess/ Higher Excess For Sections I & II

Excess	Except for Specialized Risks	
Normal Losses:	5 % of Claim amount subject to a minimum amount of	INR 8212798
Act of God (AOG)/Major Perils/Collapse Perils/Maintenance Period:	10 % of Claim amount subject to a minimum amount of	INR 8212798
Design Defect liability	5 % of Claim amount subject to a minimum amount of	INR 8212798
Contractors' Plant and Machinery	As applicable in CPM Tariff	
Third Party Liability (Property only)	Follow excess of CAR policy applicable to Normal/AOG perils	

## Special Terms and Exclusions

Site Address: AT- CHAURI KHARA ROAD TO KUJAR TOLA ROAD BLOCK RAHIKA DIST MADHUBANI BIHAR  
Scope of Work (As per contract document) & Detailed Project description: CONSTRUCTION WITH MAINTENANCE OF WORK FROM CHAURI KHARA ROAD TO KUJAR TOLA ROAD, LENGTH -1.107 KM UNDER MMGSY(SC) HEAD ,  
AGREEMENT NO- 74SBD/2021-22  
Extended Maintenance Cover (Select No. of Months-24)  
ENDORSEMENTS  
SANCTION & EMBARGO CLAUSE AND CYBER LOSS LIMITED EXCLUSION CLAUSE  
Munich Re's Wet Risk Endorsement  
Exclusion of loss of stabilising fluid  
Serial Losses  
ROAD CONSTRUCTION  
Warranted that more than 2 Basement are not covered under the Project & Dewatering arrangement is available at all times at the project site.  
Warranty Concerning Structures In Earthquake Zones  
Warranty Concerning Camps And Stores  
Warranty Concerning Construction Material  
Special conditions concerning safety measures with respect to precipitation, flood and inundation  
50: 50 Clause  
Extended Maintenance beyond 24 months cover for 50% of the Sum Insured up to 60 Months  
Section Warranty as applicable

## Warranties

SANCTION & EMBARGO CLAUSE AND CYBER LOSS LIMITED EXCLUSION CLAUSE
Exclusion of loss of stabilising fluid
Serial Losses

Warranty Concerning Structures In Earthquake Zones

Warranty Concerning Construction Material

Special conditions concerning safety measures with respect to precipitation, flood and inundation

## Premium (Subject to adjustment on completion of the project) and Payment Details:

Section I - Material Damage	6059.52
Section II - Third Party Liability	0.00
Net Premium (₹) - (a) (Section I + II)	6059.52
Total Terrorism Premium (₹) - (b)	0.00
Total Endorsement Premium (₹) - (c)	
Total Net Premium (INR) - (a)+(b)+(c)	6059.52
CGST rate and amount (₹)	666.00
SGST/UTGST rate and amount (₹)	666.00
IGST rate and amount (₹)	0.00
<b>Final Premium (₹)</b>	<b>7391.52</b>

## Endorsement Details

Invoice Number	Invoice Date	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA09854756	2023-09-29	7391.52	0.00	666.00	666.00	0.00	0.00	6059.52

### Important Notice

- \*Cheque dishonor / Non-receipt of payment: If premium paid through Cheque, the policy is void ab-initio in case of dishonor of Cheque or non-receipt of payment.
- This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per Digit Contractor's All Risks Insurance.
- The Coverage has been provided basis information provided by you/proposer to us and the policy is not valid, if any of the information provided is incorrect.
- The Policy Wording attached herewith includes all the Standard Coverage offered by Go Digit General Insurance Ltd. to its Customers. For any clarification please call our Call Center Number 1800 258 5956.

\* Indicates optional fields

For & On Behalf of Go Digit General Insurance Ltd.



Praveen Bhat  
Senior Vice President - Customer Experience  
praveen.bhat@godigit.com  
Authorized Signatory  
Printed, Signed, and Executed at Bengaluru

Consolidated Stamp Duty has been paid as per  
Letter of Authorization No.67-B/04/2017-18  
Date: 30th May 2017 issued by Department of  
Stamps and Registration, Bengaluru- 560009  
- KARNATAKA.  
GST Reg. No.: 10DDSSA05445Q1ZF  
HSN: 9971/General Insurance Services

Wish to go through your detailed policy, click [here](#).

For other T&C, click [here](#).

In case of any claim, please contact our 24-Hour Call Centre at **1800 582 6589** or email us at

Go Digit General Insurance Ltd. Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5 Block, Bengaluru, Karnataka 560095, IRDAI Reg No. 158 CIN U66010PN2016PLC167410, GST Reg. No. 10DDSSA05445Q1ZF, HSN: 997139/General Insurance Services, GSTIN Address: Darbhanga Business Centre, Office No. 509, Patna One Mall, Near Dak Bunglow Chowk, Patna, Bihar, PIN-800001. Website [www.godigit.com](http://www.godigit.com)