

# 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: IRDAN158RP0065V0121780

Go Digit General Insurance Ltd

### Insured And Policy Details

Insured Details		Policy Details			
Name of the Insured					
Name of Principal	EXECUTIVE ENGINEER R.W.D WORK DIVISION MANIHARI KATIHAR	Address of Principal	MANIHARI KATIHAR KATIHAR		
Name of Contractor(s)	RISHABH RAJ	Address of Contractor(s)	PHULPARAS, MADHUBANI.		
Name of Sub-Contractor(s)		Address of Sub - Contractor(s)			
Invoice Number	IA073695657	Invoice Date	04.08.2025		
Policy Number	D085652702			Policy Issue Date	04.08.2025
City / Location		Period of Insurance	From	04.08.2025	2025-08-04 05:50:17
Contact No	+918789148849		To	03.08.2026	2026-08-03 23:59:59
Email ID	<a href="mailto:Itsrashid313@gmail.com">Itsrashid313@gmail.com</a>	Project Period	From	04.08.2025	
GST State Code	10		To	03.08.2026	
GSTIN Number	10AJJPS5649B1ZD	Limited Maintenance Period	months		
Partner Code and Name	1062329 RCIBSPL	Type of insured	Contractor		
Risk address	AT-MANIHARI, KATIHAR, 854113 KATIHAR 854113	Bank Name/Financial Institution			
Risk Type	Roads (Where value of culverts and Road Bridges does not exceed 20% of the contract 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) 1.1 Contract price 1.2 Materials or items supplied by the Principal	INR 17350759
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 867537
Act of God (AOG)/Major Perils/Collapse Perils/Maintenance Period:	10 % of Claim amount subject to a minimum amount of	INR 1735075
Design Defect liability	5 % of Claim amount subject to a minimum amount of	INR 867537
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

Scope of Work (As per contract document) & Detailed Project description: CONSTRUCTION AND MAINTENANCE OF ROAD FROM 1. Baghua Chowk To Gargh Baghua Ward No.11 2.Pkaria More To Uday Gandhi Sharma Toli MMGSY NDB BRRP2 463 MANIHARI UNDER MMGSY (NDB AWSESH) (AGR. No.-34/S.B.D/2024-25) ENDORSEMENTS SANCTION & EMBARGO CLAUSE AND CYBER LOSS LIMITED EXCLUSION CLAUSE  
Munich Re's Wet Risk EndorsementExclusion 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 inundation50: 50 Clause

Extended Maintenance beyond 24 months cover for 50% of the Sum Insured upto60 Months for 50%of the Sum Insured

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	18426.50
Section II - Third Party Liability	0.00
Net Premium (₹) - (a) (Section I + II)	5803.18
Total Terrorism Premium (₹) - (b)	0.00
Total Endorsement Premium (₹) - (c)	
Total Net Premium (INR) - (a)+(b)+(c)	15615.68
CGST rate and amount (₹)	1405.41
SGST/UTGST rate and amount (₹)	1405.41
IGST rate and amount (₹)	0.00
<b>Final Premium (₹)</b>	<b>18426.50</b>

## Endorsement Details

Invoice Number	Invoice Date	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA073695657	2025-08-04	18426.50	0.00	1405.41	1405.41	0.00	0.00	15615.68

### Important Notice

1. \*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.
  2. This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per Digit Contractor's All Risks Insurance.
  3. 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.
  4. 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.: 10AACCO4128Q1ZF  
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 258 5956** 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. 10AACCO4128Q1ZF, HSN: 997139/General Insurance Services, GSTIN Address: Purnia Business Centre, Office No. 509, Patna One Mall, Near Dak Bunglow Chowk, Patna, Bihar, PIN-800001. Website [www.godigit.com](http://www.godigit.com)