

Date : 12/09/2024

Policy No.: E0027794

MR. DHARMESHWAR KUMAR JHA.
AT- DHANAUJA, BENIPATTI,
MADHUBANI
Bihar.
PIN- 847223
MO- 9939598311
Email ID- dharmeshwarkumarjha1976@gmail.com
Intermediary Name : NIRANJAN SINHA –IAG
CAR

Dear Mr. DHARMESHWAR KUMAR JHA.

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is E0027794.

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.

To renew SMS, REN to 9222211100

Download the **FG Insure App** for
Seamless policy management



Get the app



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.



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	: E0027794	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	: 202409PNT0027794		
Reverse Charge	: No	Area Code	: Patna Branch Office
Name of Insured/Proposer	: Mr. Dharmeshwar Kumar Jha.	FGI State Code	: 10
Address	: At- Dhanauja, Benipatti, Madhubani, Bihar.	FGI GSTIN Number	: 10AABCF0191R1ZO
Place of Supply(State Code):	10	Intermediary Name \ Code:	NIRANJAN SINHA \ 60060587
GSTIN / UIN Number	: 10 A S W P J 7 5 2 0 Q 1 Z 6	Date of Issue / Invoice	: 12/06/2024
		Date	
Period of Insurance	: From 00:00 hours of 12/09/2024	HSN	: 997357
	To Midnight of 19/06/2025	Nature of Service	: General Insurance Service

Received with thanks from Mr. Dharmeshwar Kumar Jha a sum of ₹ 23,688.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		23,688.00
Add : CGST		
Add : SGST		
Add : Cess		-
Total (Rounded to nearest rupee)		23,688.00

NOTE :

1. 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.
2. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



Signature Not Verified

Digitally signed by  S Future Generali India Insurance Co. Ltd.
Date: 2024.09.12 13:36:49 IST
Location: Mumbai

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 12/09/2024

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	: E0027794	Period of Insurance	: From 00:00 12/09/2024 To midnight of 19/06/2025
Insured	: Mr. Dharmeshwar Kumar Jha	Intermediary Name/Code	: SINHA NIRANJAN/60060587
Address	: At- Dhanauja, Benipatti, Madhubani, Bihar.	Telephone(Mob,Hom)	: 9431269874/9431269875
GSTIN Number	: 10ASWPJ7520Q1Z6	Email Id	: SINHANIRANJAN258@GMAIL.COM
		FGI GSTIN Number	: 10AABCF0191R1ZO
In considerationof the Policyholdernamed herein paying to the Future Generali India Insurance Company Limited (hereinaftercalled the Insurer) the premium as stated in theScheduleand in reliance upon the statementsmade by the Policyholderin the proposal includingits attachmentsor otherwise,and the material incorporatedtherein the Insurer agreeestoprovide insurance against loss damage liability or expenseto the extent and in the manner herein provided subject to all terms, conditions,exceptions and warranties hereinafter setforth.			
Co-insurance Details		Schedule Of Premium	
Insurer		Share (In %)	Gross Premium
FUTURE GENERALI INDIA INSURANCE COMPANY LIMITED		100%	23,688.00
			Add Terrorism Premium
			-
			Goods and Service Tax
			Premium Payable
			23,688.00
Project Details			
Principal Name : SRI DHARMESHWAR KUMAR JHA.			
Principal Address : AT- DHANAUJA, BENIPATTI, MADHUBANI, BIHAR.			
Business : In Plain Areas			
Project Risk Location : CONSTRUCTION AND MAINTENANCE OF ROAD AND CD WORKS FOR MMGSY (AWSESH)- NDB-BRRP2-505-BENIPATTI, NAME OF ROAD- “SH-75 TINMUHANI TO BISUNPURSOUTH TOL AND SAMUDAYIK BHAWAN PANI TANKI TO PIHWARA PASWAN TOL” UNDER IN MADHWAPUR BLOCK (TENDER ID- 131661) (BID- 574350)			
Contractor Name : SRI DHARMESHWAR KUMAR JHA.			
Contractor Address : AT- DHANAUJA, BENIPATTI, MADHUBANI, BIHAR.			
Sub - Contractor Name :			
Project Period :12/09/2024 to 17/06/2025			
Maintenance Period :18/06/2025 to 17/06/2030			
Non Liable Period :			
Nature of Project : RWD WORK DIVISION BENIPATTI, AGREEMENT NO- 11 SBD/ 2024-25 CONSTRUCTION AND MAINTENANCE OF ROAD AND CD WORKS FOR MMGSY (AWSESH)- NDB-BRRP2-505-BENIPATTI, NAME OF ROAD- “SH-75 TINMUHANI TO BISUNPURSOUTH TOL AND SAMUDAYIK BHAWAN PANI TANKI TO PIHWARA PASWAN TOL” UNDER IN MADHWAPUR BLOCK (TENDER ID- 131661) (BID- 574350)			
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		3,43,15,038
	Total Sum Insured		3,43,15,038
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		34315038/-
02	STFI		34315038/-
03	Extended Maintenance Cover		34315038/-
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 Coverages.

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

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 maintained in fully working condition throughout the project.

Warranted that subject matter susceptible 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 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.

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 pipes	
Warranty for 24 Hrs watch and ward arrangement	
Excess	
Normal Claims	15% of the claim amount subject to a minimum of INR 29167782/-
AOG Perils / Collapse	15% of the claim amount subject to a minimum of INR 29167782/-
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	: Y120927794	
Date of Issue	: 12/09/2024	
Place	: Mumbai*	
* Address as mentioned below		

Note: This document is digitally signed by Sharada Ramakrishnan, Authorised Signatory of Future Generali India Insurance Company Limited on 12/09/2024

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.

Product UIN : IRDAN132RP0006V01287498

Future Generali India Insurance Company Limited, Corporate & Registered Office: 6th Floor, Tower - 3, Indiabulls Finance Center, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013, Maharashtra. Care Line:- 1800-220-233, 1860-500-3333, 022-67837800, Email: fgcare@futuregenerali.in, Website: www.futuregenerali.in. IRDA Regn.No. 132, CIN - U66030MH2006PLC165287.



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.

2. 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 to 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

the 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.

3. 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 protection under this insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.
5. 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.

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 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 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 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 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.