

**CONTRACTOR ALL RISK INSURANCE POLICY**

ICIHLP21380V042021 Engg 04

**SCHEDULE**

Policy No: 5004/217658277/00/000 (TRUE COPY)

Issued At: Mumbai Date: 15/03/2021

**A) Name & Address of the Insured :**

MOHAMMAD JUNAID  
At Po Karhatia  
Dbg  
Darbhanga  
Bihar Pin- 846004

**B) Name & Address of the Principal :**

OFFICE OF THE EXECUTIVE ENGINEER RWD WORKS DIVISION  
DARBHANGA 1  
Darbhanga, Darbhanga, DARBHANGA, BIHAR, 846004

**C) Name & Address of the Contractor :**

Mohammad Junaid  
Same as Mailing Address of Insured

**D) Intermediary Details:**

Agency Code1: ILG41208  
Agency Name: AMIT KUMAR JHA  
Agent's mobile no.: 9308703690  
Agent's E-mail ID : amitjha7181@gmail.com

**Hypothecation Details**

NA

**E) Site of Construction/Storage:**

FROM MAHULI CHAKLA ROAD TO GEWAL PACHHUARI TOL UNDER  
BAHERI BLOCK--BAHERI---846004---BIHAR--DARBHANGA

**F) Period of Insurance :**

From: 15/03/2021 Time: 00:00 Hours  
To Midnight of 23/06/2021  
+60 months of extended maintenance/maintenance period

Premium Break Up	(Rs.)	Premium (Rs.)
*Total Premium	(Rs.)	4,500.52

\*Premium value mentioned above is inclusive of taxes applicable

<b>G) Nature of Project</b>	Roads
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06980/2

Description of Project Works:

Roads,  
In Townships Only/Concrete Based Roads

Insured Items	Sum Insured
<b>Section I- Material Damage</b>	
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 works, & installation not included in 1 and 2 above (eg camp, colony, store etc as per list enclosed)	
<b>Total for Section I</b>	<b>Rs. 4,363,604.00</b>
<b>Section II - Third Party Liability</b>	
Limit of Indemnity	
a) For any one accident	
b) For all accidents during the period	

**H) Deductibles for Section I and II -**

- a) For Other Perils Claims
- b) For AOG/Major Perils/Design Defect Claims
- c) Third Party Liability Excess
  - I. Bodily Injury Claims
  - II. Property Damage Claims

5.00% of claim amount subject to minimum of Rs. 1,250,000.00  
10.00% of claim amount subject to minimum of Rs. 6,250,000.00

Nil

The Policy Excesses (Normal) should apply for Third Party Liability Property Damage Claims. For Third Party Liability claims arising out of Acts of God Perils, the Excess applicable to AOG claims should apply.

**I) Additional Covers :**

S. No.	Endorsement Description	Limit of Indemnity	Deductible
1	Earthquake Cover(Full cover)	4,363,604.00	Applicable as per Section - I
2	Extended Maintenance Cover	4,363,604.00	Applicable as per AOG excess

**J) 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 19 - Road Construction attached herewith
- 3 Subject to End 16/n - Extended Maintenance Cover attached herewith
- 4 Subject to End 27 - Safety measures with respect to precipitation flood and inundation attached herewith
- 5 Subject to End 23 - Existing underground cables
- 6 Subject to End 22 - Crop, forests, cultivated areas attached herewith
- 7 Subject to Subject to End 32 - Terrorism Damage Exclusion attached herewith.
- 8 Subject to End 13 - Earthquake inclusion attached herewith
- 9 Policy shall stand canceled ab initio in the event of non-realization of the premium
- 10 Section Warranty
- 11 Munich Re's Wet Risk Endorsement

**K) 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 ROAD EXCESS

**L) 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 15/03/2021 .



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

GSTIN Reg. No: 10AAACI7904G1Z2

IL GIC GSTIN Address : Second UMA Complex Frazer Road Patna Bihar 800001

HSN/SAC code : 9971 - GENERAL INSURANCE SERVICES

**The stamp duty of Rs. 0.50 /- paid in cash or by demand draft or by pay order, vide Receipt/challan no. CSD2602021636 dated 18/02/2021 .**