

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, CIN: U66010PN2016PLC167410, IRDAI Regn No: 158, T&C*



Digit Contractor's All Risks Insurance

Policy Schedule

UIN: IRDAN158RP0065V01202021

Go Digit General Insurance Ltd

Insured And Policy Details

Insured Details		Policy Details			
Name of Principal	OFFICE OF THE EXECUTIVE ENGINEER, RWD, WORKS.	Address of Principal	RWD, WORKS DIVISION,BETTIAH WESTCHAMPARAN		
Invoice Number	IA050456440	Invoice Date	20-10-2021		
Name of Contractor(s)	M/S JAI BHAWANI CONSTRUCTION	Address of Contractor(s)	Road Construction in West Champaran District of Bihar Bihar		
Name of Sub-Contractor(s)		Address of Sub - Contractor(s)			
Policy Number	D047599628	Receipt Number	RA051816024	Policy Issue Date	20-Oct-2021
GST State Code	10	Period of Insurance	From	20-10-2021	00:00:00
City / Location			To	21-07-2022	23:59:59
Contact No	+917870918602	Project Period	From	22-07-2021	
Email ID	pandey.vivek87@gmail.com		To	21-07-2022	
GSTIN Number	10AAKFP2400M1ZL	Maintenance Period	From		
Bank Name/Financial Institution			To		
Partner Code and Name	1071791 RCIBSPL	Partner Contact and Email ID	7870918602 hello@godigit.com		
Location of Contract Site	Road Construction in West Champaran District of Bihar WESTCHAMPARAN 845438				
Description of Contract Works	CONSTRUCTION OF ROAD FROM T05 TO MANGAL PUR KALA IN NAUTAN BLOCK				

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 6280832
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 I – Endorsements

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

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

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 5024666
Act of God (AOG)/Major Perils/Collapse Perils/Maintenance Period:	10 % of Claim amount subject to a minimum amount of	INR 5024666
Design Defect liability	5 % of Claim amount subject to a minimum amount of	INR 5024666
Contractors' Plant and Machinery	As applicable in CPM Tariff	

Special Terms and Exclusions

Site Address: Road Construction in West Champaran District of Bihar Bihar 845438
 Scope of Work: CONSTRUCTION OF ROAD FROM T05 TO MANGAL PUR KALA IN NAUTAN BLOCK TENDAR ID 103444
 UNDER MMGSY
 Extended Maintenance Cover 24 Months Sum insured 62,80,832
 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
 Serial Losses
 Special conditions concerning safety measures with respect to precipitation, flood and inundation
 OPTIONAL CLAUSES
 50: 50 Clause
 Extended Maintenance Beyond 24 Months covered upto 60 Months for 50% of the Sum Insured

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

Section I - Material Damage	3859.05
Section II - Third Party Liability	0.00
Net Premium (₹) - (a) (Section I + II)	3859.05
Total Terrorism Premium (₹) - (b)	0.00
Total Endorsement Premium (₹) - (c)	
Total Net Premium (₹) - (a)+(b)+(c)	3859.05

CGST rate and amount (₹)	347.00
SGST/UTGST rate and amount (₹)	347.00
IGST rate and amount (₹)	0.00
Final Premium (₹)	4553.05

Endorsement Details

Invoice Number	Invoice Date	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA050456440	2021-10-20	4553.05	0.00	347.00	347.00	0.00	0.00	3859.05

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](#).

In case of any claim, please contact our 24-Hour Call Centre at [1800 258 5956](tel:18002585956) or email us at hello@godigit.com

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: Muzaffarpur Business Centre, Office No. 509, Patna One Mall, Near Dak Bunglow Chowk, Patna, Bihar, PIN- 800001. Website www.godigit.com