

~~DA/odh~~ **DA/odh** Lombard  
Nikhayee Vaade

ICICI Lombard General Insurance Company LTD  
ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prohastdevi, Mumbai 400 025

**CONTRACTOR ALL RISK INSURANCE POLICY**

ULN-IRDAN115RPN021V01200708 Engg 04

## SCHEDULE

Policy No: 5004/256886817/00/000 (TRUE COPY)

Issued At: Mumbai Date: 05/09/2022

Policy No: 5004/256886817/00/000 (TRUE COPY)		Issued At: Mumbai	Date: 05/09/2022
A) Name & Address of the Insured :		NAGENDRA LAL At Ruidhaya Kalibari Chowk, Ward No 23, Po, Ps, Kishanganj Kishanganj Bihar Pin- 855107	
B) Name & Address of the Principal :		EXECUTIVE ENGINEER R. W. D. WORK DIVISION KISHANGANJ - 1 R. W. D. Work Division, Kishanganj KISHANGANJ, BIHAR, 855107	
C) Name & Address of the Contractor :		NAGENDRA LAL Same as Mailing Address of Insured	
D) Intermediary Details:		Agency Code: ILG54178 Agency Name: AJIT KUMAR SINGH Agent's mobile no.: 7004966990 Agent's E-mail ID: ajitkumarkne@gmail.com	
Hypothecation Details		NA	
E) Site of Construction/Storage:		CONSTRUCTION AND MAINTENANCE OF ROAD FROM- AADIWASI TOLA TO L080---855107---BIHAR-- KISHANGANJ	
F) Period of Insurance :		From: 05/09/2022 Time: 00:00 Hours To Midnight of 04/09/2023 +60 months of extended maintenance/maintenance period	
G) UIN Of The Product:		IRDANI15CP0050V01201920	

G) UIN Of The Product:		
Premium Break Up	(Rs.)	Premium (Rs.)
*Total Premium	(Rs.)	10,325.00

\*Premium value mentioned above is inclusive of taxes applicable

H) Nature of Project	Roads
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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 sworks, & 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. 7,186,819.00</b>
<b>Section II - Third Party Liability</b>	
Limit of Indemnity	
a) For any one accident	
b) For all accidents during the period	

**I) 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. 2,250,000.00  
10.00% of claim amount subject to minimum of Rs. 11,250,000.00

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.



**J) Additional Covers :**

S. No.	Endorsement Description	Limit of Indemnity	Deductible
1	Earthquake Cover(Full cover)		
2	Extended Maintenance Cover	7,186,819.00	Applicable as per Section - I
		7,186,819.00	Applicable as per AOG excess

**K) 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

**L) 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 ROADEXCESS

**M) 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 I 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 05/09/2022 .



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 : 997139 - GENERAL INSURANCE SERVICES

The stamp duty of Rs. 0.50 /- paid in cash or by demand draft or by pay order, vide Reciept/challan no. CSD232202184 dated 06/01/2022 .