



## DigitContractor'sAllRisksInsurance

### PolicySchedule

UIN: IRDAN158RP0065V01202021

GoDigitGeneralInsuranceLtd

#### InsuredDetails

##### NameoftheInsured

**Name of Principal** EXECUTIVEENGINEER  
R.W.D WORK DIVISION  
BAISI PURNIA

**NameofContractor(s)** BHOLAPRASADSAH.

**NameofSub-Contractor(s)**

**InvoiceNumber** IA061620503

**PolicyNumber** D060443076

**City/Location**

**ContactNo** +918709152950

**EmailID** koolrahul7852@gmail.com

**GSTStateCode** 10

**GSTINNumber** 10AIUPS7632N1ZK

**PartnerCodeand Name** 1062329  
RCIBSPL

**Riskaddress** CHAPRALE MORE TO  
NEMUA TOLA Bihar854315

**RiskType** Roads(WherevalueofculvertsandRoadBridgesdoesnot exceed20%ofthecontractvalue)-InPlainAreas

#### PolicyDetails

**AddressofPrincipal** CHAPRALE MORE TONEMUA TOLA Bihar

**AddressofContractor(s)** AT- PRABHATCOLONY, BHOOTNATH  
MANDIRPURNIA

**AddressofSub-Contractor(s)**

**InvoiceDate** 25-03-2022

**PolicyIssue Date** 25-Mar-2022

**PeriodofInsurance** From 25-03-2022 00:00:00  
To 10-03-2023 23:59:59

**ProjectPeriod** From 11-03-2022  
To 10-03-2023

**LimitedMaintenance Period** months

**Typeofinsured** Contractor

**BankName/FinancialInstitution**

**PartnerContactandEmailID** 9472893477  
manishankar.manish@yahoo.com

#### Additionalriskdetails

| Insured Items                                                                                                               | Sum Insured (₹) |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------|
| 1. Contract works (Permanent and Temporary works including all material to be incorporated therein)                         |                 |
| 1.1 Contract price                                                                                                          | INR 23,965,759  |
| 1.2 Material or item supplied by the Principal                                                                              |                 |
| 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             |

| Insured Items                                                                                        | Sum Insured (₹) |
|------------------------------------------------------------------------------------------------------|-----------------|
| 1. Limit of indemnity in respect of anyone 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              |

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

| Excess                                                             | Except for Specialized Risks                                |                |
|--------------------------------------------------------------------|-------------------------------------------------------------|----------------|
| Normal Losses:                                                     | 5% of Claim amount subject to a minimum amount of           | INR 23,726,101 |
| Act of God (AOG)/Major Perils /Collapse Perils/Maintenance Period: | 10% of Claim amount subject to a minimum amount of          | INR 23,726,101 |
| Design Defect liability                                            | 5% of Claim amount subject to a minimum amount of           | INR 23,726,101 |
| Contractors' Plant and Machinery                                   | As applicable in CPMT tariff                                |                |
| Third Party Liability (Property only)                              | Follow excess of CAR policy applicable to Normal/AOG perils |                |

Site Address: CHAPRALE MORE TO NEMUA TOLA, PIN-854315  
 Additional Insured-PRINCIPAL: EXECUTIVE ENGINEER, W.D WORK DIVISION BAISI PURNIA  
 Scope of Work (As per contract document) & Detailed Project Description: CONSTRUCTION AND MAINTENANCE OF ROAD FROM PART (A)-CHAPRALE MORE TO NEMUA TOLA, PART (B)-CONSTRUCTION OF RCC BRIDGE UNDER MMGSY (SC) (AGR.No.99/S.B.D./2020-21)  
 TOTAL PROJECT SUM INSURED (INR) SI 23,965,759  
 Extended Maintenance Cover (Select No. of Months- 60) 23,965,759 ENDORSEMENTS  
 SANCTION & EMBARGO CLAUSE AND CYBER LOSS LIMITED EXCLUSION CLAUSE  
 Munich Re's Wet Risk Endorsement  
 Exclusion of loss of stabilising fluid  
 All Losses  
 ROAD CONSTRUCTION  
 Warranted that more than 2 Basements 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 inundation 50:  
 0 Clause  
 Extended Maintenance beyond 24 months cover for 50% of the Sum Insured upto 60 Months for 50% of the Sum Insured Section  
 Warranty as applicable

Serial Losses

Warranty Concerning Structures In Earthquake Zones

Warranty Concerning Construction Material

Special conditions concerning safety measures with respect to precipitation, flood and inundation

|                                    |          |
|------------------------------------|----------|
| Section I - Material Damage        | 14323.19 |
| Section II - Third Party Liability | 0.00     |
| Net Premium(')-(a)(Section I + II) | 14323.19 |
| Total Terrorism Premium(')-(b)     | 0.00     |
| Total Endorsement Premium(')-(c)   |          |
| Total Net Premium(')-(a)+(b)+(c)   | 14323.19 |
| CGST rate and amount(')            | 1290.00  |
| SGST/UTGST rate and amount(')      | 1290.00  |
| IGST rate and amount(')            | 0.00     |
| Final Premium(')                   | 16903.19 |

| Invoice Number | Invoice Date | Gross Premium | Igst | Cgst    | Sgst    | Utgst | Cess | Net Premium |
|----------------|--------------|---------------|------|---------|---------|-------|------|-------------|
| IA061620503    | 2022-03-25   | 16903.19      | 0.00 | 1290.00 | 1290.00 | 0.00  | 0.00 | 14323.19    |

#### Important Notice

- \*Chequedishonor/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.
  - This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per Digit Contractor's All Risks Insurance.
  - 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.
  - 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 18002585956.
- \*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 Stamp and Registration, Bengaluru-560009  
-KARNATAKA  
GST Reg. No.: 10AACCO4128Q1ZF  
HSN: 9971/General Insurance Services

Wish to go through your detailed policy, click

For other T&C, click

In case of any claim, please contact our 24-Hour Call Centre at

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