

# 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 Risk Insurance Policy (Commercial) Policy Schedule

UIN: IRDAN158CP0008V012095874

Go Digit General Insurance Ltd



## Insured And Policy Details

Insured Details		Policy Details			
Name of the Insured					
Name of Principal	OFFICE OF THE EXECUTIVE ENGINEER RWD WORKS DIVISION SASARAM-2, ROHTAS.	Address of Principal	OPERATION & MANAGEMENT SERVICE OF ROAD(AGREEMENT-NO-MMGSY(AWASESH-SC)13/SBD/2025-26, TENDER ID-142236,		
Name of Contractor(s)	Mr. Saroj Kumar Chauhan	Address of Contractor(s)	S/O-Surya Nath Chaudhari, Mokar Bhagwanpu,Takia Bazar ROHTAS BIHAR, PIN CODE-821113.		
Name of Sub-Contractor(s)		Address of Sub - Contractor(s)			
Invoice Number	IA855499287	Invoice Date	11-09-2025		
Policy Number	D8528201795			Policy Issue Date	11-09-2025
City / Location	SASARAM,ROHTAS.	Period of Insurance	From	11-09-2025	2025-09-11 12:51:27
Contact No	+918210767439		To	10-09-2026	2026-09-10 23:59:59
Email ID	<a href="mailto:subhashsuman@gmail.com">subhashsuman@gmail.com</a>	Project Period	From	11-09-2025	
GST State Code	10		To	10-09-2026	
GSTIN Number	10BIDPC9205P1ZF	Extended Maintenance Period	60 months		
Partner Code and Name	1014688 DIGIT DIRECT		Contractor		
Risk address	MMGSY(AWASESH-SC)13/SBD/2025-26, TENDER ID-142236,SASARAM-2	Bank Name/Financial Institution			
Risk Type	Roads (Where value of culverts and Road Bridges does not exceed 20% of the contract value) - In Plain Areas	Partner Contact and Email ID	+918797505115 <a href="mailto:digitgo80@gmail.com">digitgo80@gmail.com</a>		
Additional risk details					

## Section I – Material Damage

Insured Items	Sum Insured (₹)
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1. Contract works (Permanent and Temporary works including all materials to be incorporated therein) Contract price Materials or items supplied by the Principal	INR 13577771.00
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 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.	`

## Section I – Endorsements

Clause / Add-On Cover	Limits	Any other information/ Excess
Extended Maintenance Cover	60 Months	-

## 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 12898882.45
Act of God (AOG)/Major Perils/Collapse Perils/Maintenance Period:	10 % of Claim amount subject to a minimum amount of	INR 12219993.90
Design Defect liability	5 % of Claim amount subject to a minimum amount of	INR 12898882.45
Contractors' Plant and Machinery	As applicable in CPM Tariff	
Third Party Liability (Property only)	Follow excess of CAR policy applicable to Normal/AOG perils	

## Special Terms and Exclusions

Scope of Work (As per contract document) & Detailed Project description: OPERATION & MANAGEMENT SERVICE OF MMGSUY/24-25 BIKRAMGANJ/01, TENDER ID-142225, TOTAL NO OF ROAD-02) IN DINARA BLOCK MMGSUY AGREEMENT NO – 45 CMBD/2025-26 ENDORSEMENTS  
SANCTION & EMBARGO CLAUSE AND CYBER LOSS LIMITED EXCLUSION CLAUSE  
Exclusion of loss of stabilising fluid  
Warranty Concerning Structures In Earthquake Zones  
Munich Re's Wet Risk Endorsement  
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 Camps And Stores  
Warranty Concerning Construction Material  
Serial Losses  
Special conditions concerning safety measures with respect to precipitation, flood and inundation  
50: 50 Clause  
Section Clause as applicable  
Extended Maintenance Beyond 24 Months is covered up to 84 Months for 50% of the Sum Insured

## Warranties

SANCTION & EMBARGO CLAUSE AND CYBER LOSS LIMITED EXCLUSION CLAUSE
Exclusion of loss of stabilising fluid
Serial Losses

Warranty Concerning Structures In Earthquake Zones
Warranty Concerning Construction Material
Special conditions concerning safety measures with respect to precipitation, flood and inundation

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

Section I - Material Damage	13297.00
Section II - Third Party Liability	0.00
Net Premium (₹) - (a) (Section I + II)	13297.00
Total Terrorism Premium (₹) - (b)	0.00
Total Endorsement Premium (₹) - (c)	
Total Net Premium (₹) - (a)+(b)+(c)	13297.00
CGST rate and amount (₹)	1196.73
SGST/UTGST rate and amount (₹)	1196.73
IGST rate and amount (₹)	0.00
<b>Final Premium (₹)</b>	<b>15690.46</b>

## Endorsement Details

Invoice Number	Invoice Date	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA855499287	2025-09-11	13297.00	0.00	1196.73	1196.73	0.00	0.00	15690.46

### 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 Risk Insurance Policy (Commercial).
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/04/2024-25  
Date: 21th Oct 2025 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](#).

For other T&C, click [here](#).

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In case of any claim, please contact our 24-Hour Call Centre at **1800 258 5956** or email us at

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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: Darbhanga Business Centre, Office No. 509, Patna One Mall, Near Dak Bunglow