

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: IRDAN158RP0065V0123249

Go Digit General Insurance Ltd

Insured And Policy Details

Insured Details		Policy Details			
Name of the Insured					
Name of Principal	EXECUTIVE ENGINEER R.W.D WORK DIVISION PURNEA	Address of Principal	PURNEA		
Name of Contractor(s)	M/S RAM RAHIM ENTERPRISES	Address of Contractor(s)	BARSONI, DAGARUA, PURNEA		
Name of Sub-Contractor(s)		Address of Sub - Contractor(s)			
Invoice Number	IA075482412	Invoice Date	26.12.2024		
Policy Number	D062522962			Policy Issue Date	26.12.2024
City / Location		Period of Insurance	From	26.12.2024	2024-12-26 10:15:02
Contact No	+918789148849		To	25.12.2025	2025-12-25 23:59:59
Email ID	Itsrashid313@gmail.com	Project Period	From	26.12.2024	
GST State Code	10		To	25.12.2025	
GSTIN Number	10AJJPS5649B1ZD	Limited Maintenance Period	months		
Partner Code and Name	1062329 RCIBSPL	Type of insured	Contractor		
Risk address	AT-PURNEA, BIHAR 854301	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			
Additional risk details					

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 42663459
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.	
3. Cover For Cross Liability	No

Section I – Endorsements

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

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 2133173
Act of God (AOG)/Major Perils/Collapse Perils/Maintenance Period:	10 % of Claim amount subject to a minimum amount of	INR 4266346
Design Defect liability	5 % of Claim amount subject to a minimum amount of	INR 2133173
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: CONSTRUCTION AND MAINTENANCE OF ROAD FROM MMGSUY/23-24 PURNEA/06 1. KALI ASTHAN TO MUSALMAN TOLA 2. JIYAGACHI TO UTAR PARMANANDPUR UNDER MMGSUY (AGR. No.-17/M.B.D/2024-25) 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 alltimes 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
OPTIONAL CLAUSES
50: 50 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

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	25171.42
Section II - Third Party Liability	0.00
Net Premium (₹) - (a) (Section I + II)	21331.72
Total Terrorism Premium (₹) - (b)	0.00
Total Endorsement Premium (₹) - (c)	
Total Net Premium (INR) - (a)+(b)+(c)	21331.72
CGST rate and amount (₹)	1919.85
SGST/UTGST rate and amount (₹)	1919.85
IGST rate and amount (₹)	0.00
Final Premium (₹)	25171.42

Endorsement Details

Invoice Number	Invoice Date	Gross Premium	Igst	Cgst	Sgst	Utgst	Cess	Net Premium
IA075482412	2024-12-26	25171.42	0.00	1919.85	1919.85	0.00	0.00	21331.72

Important Notice

- *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.
 - 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 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](#).

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

In case of any claim, please contact our 24-Hour Call Centre at **1800 258 5956** 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 www.godigit.com