

CONTRACTOR ALL RISK INSURANCE POLICY

Engg 04

SCHEDULE

Policy No : 5004/210398978/00/000 (TRUE COPY)

Issued At: Mumbai Date: 18/07/2025

A) Name & Address of the Insured :	EXECUTIVE ENGINEER RWD WORKS DIVISION SASARAM-2 SASARAM Sasaram Rohtas Bihar Pin- 821115
B) Name & Address of the Principal :	EXECUTIVE ENGINEER RWD WORKS DIVISION SASARAM-2 SASARAM,ROHTAS,BIHAR,821115.
C) Name & Address of the Contractor :	SAROJANI DEVI Same as Mailing Address of Insured
D) Intermediary Details:	Agency Code1: DC57209 Agency Name: PUNAM SINGH BROKING Agent's mobile no.: 9431638671 Agent's E-mail ID : puman.singh2018@gmail.com
Hypothecation Details	NA
E)Site of Construction/Storage:	Construction of Road From Tendua Barahdih Road To Nokha Rajpur Road Kharwat South West Tola,Under Package no- MMGSY-NDB-695- Sasaram-2 Tender ID-132256 Sasaram Rohtas,Bihar.
F) Period of Insurance :	From : 18/07/2025 Time : 00:00 Hours To Midnight of 17/07/2026 +60 months of extended maintenance/maintenance period

Premium Break Up	(Rs.)	Premium (Rs.)
*Total Premium	(Rs.)	9,038.00

*Premium value mentioned above is inclusive of taxes applicable

G) Nature of Project	Roads
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ICICI Lombard General Insurance Company LTD
ICICILOMBARD HOUSE, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

Description of Project Works:

Roads,
In Townships Only/Concrete Based Roads

Insured Items	Sum Insured
Section I- Material Damage	
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)	
Total for Section I	Rs. 1,22,77,804.00
Section II - Third Party Liability	
Limit of Indemnity	
a) For any one accident	
b) For all accidents during the period	

H) Deductibles for Section I and II -

- a) For Normal Claims -

5.00% of claim amount subject to minimum of Rs. 3,500,000.00
- b) For Act of God Claims -

10.00% of claim amount subject to minimum of Rs. 14,000,000.00

c) Third Party Liability Excess

Nil

I. Bodily Injury Claims

The Policy Excesses (Normal) should apply for Third Party Liability Property Damage Claims. For Third Party Liability claims arising out of Acts of God

II. Property Damage Claims

Perils, the Excess applicable to AOG claims should apply.

I) Additional Covers :

S. No.	Endorsement Description	Limit of Indemnity	Deductible
1	Earthquake Cover(Full cover)	1,2277,804.00	Applicable as per Section - I
2	Third Party Liability Cover Without Cross Liability	1,227,780.00	
3	Extended Maintenance Cover	1,22,77,804.00	Applicable as per AOG excess

J) 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 9 - Third Party Liability attached herewith.
- 3 Subject to End 19 - Road Construction attached herewith
- 4 Subject to End 16/n - Extended Maintenance Cover attached herewith
- 5 Subject to End 27 - Safety measures with respect to precipitation flood and inundation attached herewith
- 6 Subject to End 23 - Existing underground cables
- 7 Subject to End 22 - Crop, forests, cultivated areas attached herewith
- 8 Subject to Subject to End 32 - Terrorism Damage Exclusion attached herewith.
- 9 Subject to End 13 - Earthquake inclusion attached herewith
- 10 Policy shall stand canceled ab intio in the event of non-realization of the premium
- 11 Section Warranty
- 12 Munich Re's Wet Risk Endorsement

K) 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

L) 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 1 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 18/07/2025.

Authorised Signatory

GSTIN Reg. No: 10AAACI7904G1Z2
IL GIC GSTIN Address : Second UMA Complex Frazer Road Patna Bihar 800001
HSN/SAC code : 9971 - 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. CSD2472019610219

Terrorism Damage Exclusion Warranty

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.