

# CONTRACTOR ALL RISK INSURANCE POLICY

Engg 04

## SCHEDULE

Policy No: 5004/384043112/00/000 (TRUE COPY)

Issued At: Mumbai Date: 06/03/2025

<b>A) Name &amp; Address of the Insured :</b>	RAKESH KUMAR SINGH Vill Ufrail Chowk Po Polytechnic Maranga Purnia 854303 . Purnia Bihar Pin- 854303
<b>B) Name &amp; Address of the Principal :</b>	EXECUTIVE ENGINEER R.W.D WORKS DIVISION DHAMDAHA ENGINEER R.W.D WORKS DIVISION DHAMDAHA PURNEA 854205
<b>C) Name &amp; Address of the Contractor :</b>	RAKESH KUMAR SINGH VILL UFRAIL CHOWK PO POLYTECHNIC MARANGA PURNIA
<b>D) Intermediary Details:</b>	<b>Agency Code1:</b> ILG54633 <b>Agency Name:</b> OMNARAYAN YADAV <b>Agent's mobile no.:</b> 9430947823 <b>Agent's E-mail ID :</b> omicicilombard@gmail.com
<b>Hypothecation Details</b>	NA
<b>E) Site of Construction/Storage:</b>	MMGSUY/23-24 DHAMDAHA 02 ( HOUSE OF NITYANAND SING TO AURI SANTHAL TOLA)--.--- -854303----BIHAR--PURNIA
<b>F) Period of Insurance :</b>	From: 06/03/2025 Time: 00:00 Hours To Midnight of 05/03/2026 +60 months of extended maintenance/maintenance period
<b>H) Politically Exposed Person (PEP)/close relative of PEP :</b>	No
<b>G) UIN Of The Product:</b>	IRDAN115RP0021V01200708

Premium Break Up	(Rs.)	Premium (Rs.)
*Total Premium	(Rs.)	43,108.94

\*Premium value mentioned above is inclusive of taxes applicable

<b>I) Nature of Project</b>	MMGSUY/23-24 DHAMDAHA 02 ( HOUSE OF NITYANAND SING TO AURI SANTHAL TOLA)
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Description of Project Works: Road bridges on land made of,  
Rcc Or Pre-Stressed Concrete

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. 49,401,053.00</b>

<b>Section II - Third Party Liability</b>	
Limit of Indemnity	
a) For any one accident	
b) For all accidents during the period	

**J) Deductibles for Section I and II -**

a) For Normal Claims -	5.00% of claim amount subject to minimum of Rs. 50,000.00
b) For Act of God Claims -	10.00% of claim amount subject to minimum of Rs. 200,000.00
c) Third Party Liability Excess	
I. Bodily Injury Claims	Nil
II. Property Damage 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 Perils, the Excess applicable to AOG claims should apply.

**K) Additional Covers :**

S. No.	Endorsement Description	Limit of Indemnity	Deductible
1	Extended Maintenance Cover	49,401,053.00	Applicable as per AOG excess
2	Design Defect(DE-1)	49,401,053.00	5 Times AOG Excess
3	Earthquake Cover(Full cover)	49,401,053.00	Applicable as per Section - I

**L) Clause**

- Design Defect DE1 attached herewith.
- Subject to End 13 - Earthquake inclusion attached herewith
- Subject to Subject to End 32 - Terrorism Damage Exclusion attached herewith.
- Subject to End 16/n - Extended Maintenance Cover attached herewith
- Subject to End 18 - Exclusion of loss of stabilizing fluids attached herewith
- Subject to End 2/q - Special conditions concerning fire fighting facilities attached herewith
- Subject to End 20 - Piling Construction attached herewith
- Subject to End 21 - Abandonment of shafts attached herewith
- Subject to End 22 - Crop, forests, cultivated areas attached herewith
- Subject to End 24 - Contract works time schedule attached herewith
- Subject to End 25 - Temporary access roads attached herewith
- Subject to End 27 - Safety measures with respect to precipitation flood and inundation attached herewith
- Cyber Loss Limited Exclusion Clause - LMA 5410 (amended) Exclusion of loss or damage to Prototype Machinery Sanction and Limitation Clause as per UN, EU, UK, USA, Switzerland and Germany
- Subject to End 5 - Concerning storage attached herewith.

**M) Condition :**

- The scope of cover will be limited to - Road bridges on land made of - RCC or Pre-stressed concrete
- MR 109 - Warranty Concerning Construction material
- All property on the site of nuclear power station whether related to generation of nuclear energy or not, are excluded