



## Proposal Form - Transcript



### Digit Contractor's All Risk Insurance Policy

UIN: IRDAN158CP0087V01201920

Go Digit General Insurance Ltd

Here's a snapshot of all the information you gave us.  
Welcome to the Digit family, we are glad you chose us to insure your project!

### Disclaimer

- a. This proposal will be the basis of the insurance policy that we issue. You must disclose all facts relevant to all property (ies) proposed to be insured that may affect the Company's decision to issue a policy or its terms. Non-compliance may result in avoidance of the policy.
- b. Please note that policy issuance is subject to receipt of premium and successful completion of KYC requirements.
- c. If there is insufficient space for you to provide information, whether as requested or otherwise, please attach a separate sheet duly signed or affixed with thumb impression.
- d. If you are in doubt, you can get in touch with your agent/intermediary or call us at 1800-258-5956 or e-mail at [hello@godigit.com](mailto:hello@godigit.com).

*For Partner Use only		
Partner Code	Partner Name	Quote No
1147608	SAMEER KHAN .	D230658213

### Risk Details

Insured Details	Policy Details
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Name of the Insured	Nagendra Prasad				
Name of Principal	Executive Engineer RWD (W) Division Narkatiaganj	Address of Principal	Narkatiaganj West Champaran, 845438		
Name of Contractor(s)	Nagendra Prasad	Address of Contractor(s)	Jagdishpur, Nautan, Bishunpura, Pashchim Champaran, Bihar, 845438		
Name of Sub-Contractor(s)		Address of Sub - Contractor(s)			
City / Location	West Champaran	Period of Insurance	From	16-10-2025	2025-10-16 00:00:01
Contact No	xxxxxxxx0423		To	15-04-2026	2026-04-15 23:59:59
Email ID	nxxxxxxx3@gxxxxxcom	Project Period	From	16-10-2025	
GST State Code	10		To	15-04-2026	
GSTIN Number	10BFGPP3117P1ZF	Maintenance Period	24 Months		
Risk address	Contractor execute " RRSMP/24-25 Narkatiaganj/03 (Tendor ID- 140204) and Nineteen others Roads West Champaran 845438	Type of insured	Contractor		
Risk Type	Roads (Where value of culverts and Road Bridges does not exceed 20% of the contract value) - In Plain Areas	Bank Name/Financial Institution			
Additional risk details	Na Contractor execute " RRSMP/24-25 Narkatiaganj/03 (Tendor ID- 140204) Under- RRSMP				
Is Basement Exposed?	How many basements level are there?		Percentage exposure in total sum Insured		
No					

## 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 359706761
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 limit in endorsement table below)	
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.	₹

## Endorsements

Clause / Add-On Cover	Limits	Any other information/ Excess
Extended Maintenance Cover	24 Months	-
50:50 Clause		-
Waiver of Subrogation		

Pipeline construction	Per event limit: Aggregate limit:	Lenth of trenches (any one work face): meters Lenth of trenches (all work faces): meters
Exclusion of loss of stabilising fluid	0	
Road construction	0	Length of trenches (any one work face): meters Length of trenches (all work faces): meters
Earthquake Extension Clause	Policy Sum Insured	Excess as applicable to act of god perils
Inland Transit	₹0	
Civil Authority Clause		
Primary & Non-Contributory Clause		
Loss Payee Clause		
Warranty Concerning Structures In Earthquake Zones		
Warranty Concerning Camps And Stores		
Warranty Concerning Construction Material		
Serial Losses		
Multiple Insured Clause		
Agreed Bank Clause		
Non-Invalidation Clause		

## Policy Excess For Sections I & II

Excess	Except for Specialized Risks	
Normal Losses:	10% of Claim amount subject to a minimum of	500000
Act of God (AOG)/Major Perils/Collapse Perils/Maintenance Period:	10% of Claim amount subject to a minimum of	2500000
Terrorism (If opted)	5 % of Claim amount subject to a minimum amount of	INR 100000
Design Defect liability	5 % of Claim amount subject to a minimum amount of	INR 500000
Air Freight (If opted)	5 % of Air Freight Claim amount	
Additional Custom Duty	5 % of admissible Custom duty incurred, in addition to the excess amount applicable for affected item under the policy	
Breakage of Glass Cover	10 % of aggregate Sum Insured of all glass items	
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

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
Munich Re's Wet Risk Endorsement
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
50: 50 Clause
Agreed Bank Clause
Quote Valid for 15 days

### Past 3 years loss data/Claims

"Does the proposer have any loss experience with the proposed risk or any other similar risks in the past 3 years, irrespective of whether insurance was in place or not?"	No
<b>Calim Reason</b>	<b>Claim Amount</b>

I understand that if I do not fill bank account and nominee details in the journey, it will be understood that I do not intend to disclose these details to the insurer. Accordingly, in the event of premium refund, I hereby consent to receive the amount directly to the source account from which premium for the policy is paid by me

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

Total Policy Premium		
Section	Rate	Premium
<b>Section I - Material Damage</b>		87,641.65
<b>Section II - Third Party Liability</b>		
<b>Terrorism Premium</b>		
<b>Net Premium</b>		87,641.65
<b>CGST</b>	9%	7,887.75
<b>SGST/UTGST</b>	9%	7,887.75
<b>IGST</b>	18%	15,775.50
<b>CESS</b>		-
<b>Total Premium</b>		1,03,417.15

### Final confirmation before we start our relationship

1. I/We, hereby declare that the statements and particulars given in this Proposal form are complete, true and accurate and I/We agree that the Insurance company will not be liable under the insurance contract if it is found that any of my/our statements or particulars or declarations in this proposal form or other documents are incorrect /misleading /Fraudulent in any respect on any matter to the grant of a cover or submission of claim in future.

2. I/We hereby agree to receive all monies due from the Company by way of refund of premium, claims etc. into my/our bank account / payment mode as specified in the instrument / electronic transaction tendered towards insurance premium and such electronic transfer will constitute full and final discharge of Company's obligation.

3. I/We hereby declare that all statutory provisions relating to my / our business proposed for insurance are complied with.

4. I/We further declare that I/we will notify in writing any change in the below details occurring after the proposal has been submitted but before communication of the risk acceptance by the Company and during the Risk Period:

- a. Any business other than the Business as described in this Proposal, and/or
- b. Any material changes in the facts and matters stated in this Proposal, and/or
- c. Any Change in the precautions and checks for ensuring the accuracy of the Insured's accounts and stocks from those described in this Proposal.

5. I/We authorize the Company to share information pertaining to my proposal for the sole purpose of proposal underwriting and/or claims settlement and with any Governmental and/or Regulatory authority.

6. I/We hereby agree and undertake that I/we are agreeable not to receive the hard copy of the Policy and related documents

Date:

Signature of the Proposer

Place:

Declaration from Person filling the form in case proposer is unable to sign or signs in vernacular: I hereby certify that the contents of the proposal form and/or any other documents used towards solicitation have been fully explained to the Proposer and that he/ she/they have fully understood the said contents. I hereby confirm that the responses have been recorded to the best of my ability.

Date:

Signature (on behalf of the Proposer)

Place:

Name & Relationship with Proposer:

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**This proposal form has been electronically accepted**

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**INSURANCE ACT 1938 SECTION 41**-Prohibition of Rebates: No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. ANY PERSON MAKING FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

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Go Digit General Insurance Ltd, A Company incorporated under Indian Companies Act, 2013 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Reg No. 158, Corporate Identification Number L66010PN2016PLC167410, Reg. Address Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095. . Website [www.godigit.com](http://www.godigit.com)