

पॉलिसी नंबर/ Policy Number:  
462200442410000012

जारीकर्ता कार्यालय/Issuing Office

कार्यालय कोड/Office Code: 462200

कार्यालय पता /Office Address: HARDWAR BUSINESS OFFICE 1-B, GOVINDPURI,, - 249401.

राज्य कोड/State Code: 5, Uttarakhand

जीएसटीआइन/GSTIN: 05AACN9967E1Z9

संपर्क संख्या/Contact Number: 1334 223794

मोबाइल नंबर/Mobile Number: 0

व्यवसाय स्रोत/Business Source: 874975

विक्रय चैनल विवरण/Sales Channel Details:

विक्रय चैनल कोड /Sales Channel Code:

9000199007

नाम /Name: Mr Harvinder Singh Uppal

संपर्क संख्या/Contact Number: 9837137161



कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free

Number: 1800 345 0330

ईमेल/email: customer.support@nic.co.in

ग्राहक का नाम /Customer Name: M/S ARKS UNIVERSAL PRIVATE LIMITED

पता/ Address: 1ST FLOOR , SHOP NO 2, A1 TOWER, CHAKRATA ROAD, PATIL DENTAL CLINIC &amp; IMPLANT CENTRE, BALLUPUR ROAD, DEHRADUN, शहर/City: DEHRADUN, ज़िला/District: DEHRADUN, राज्य/State: UTTARAKHAND, पिन/PIN: 248001. सेल/Cell: 9560022658

ग्राहक आईडी /Customer ID: 9702311326

पैन /PAN: AAKCA1308A

आधार /AADHAR:

फोन /Phone: 9560022658

ई-मेल /E-Mail: uppalharvinder@gmail.com

पॉलिसी: 11/11/2024 के 17:59 से 07/01/2026 की मध्य रात्रि तक प्रभावी /Policy Effective from 17:59 hours, on 11/11/2024 to midnight of 07/01/2026

प्रीमियम/ Premium	₹1,20,201.00	कवर नोट संख्या और तिथि / Cover Note Number and Date	लागू नहीं /NA
Less:Digital Discount	₹ 0.00		
Total Premium	₹ 1,20,201.00		
सौजीएसटी/CGST	₹ 10,818.00		
एसजीएसटी/पूटीजीएसटी / SGST/UTGST	₹ 10,818.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800241108020387 दिनांक/Dt. 08/11/2024
आईजीएसटी/IGST	₹ 0.00		
कम:जीएसटी_टीडीएस / Less:GST_TDS	₹ 0.00		
वसूली योग्य योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	462200812410002741 दिनांक/Dt. 11/11/2024
कुल राशि /Total Amount	₹ 1,41,837.00	पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date	लागू नहीं /NA

(रुपए/Rupees One Lakh Forty One Thousand Eight Hundred Thirty Seven केवल/Only.)

\*सरकारी सम्बिद्धी Government Subsidy: ₹ 0.00

Principal Name: PMU , UTTARAKHAND DISASTER PREPAREDNESS &amp; RESILIENCE PROJECT (U-PREPARE)

Address: PMU , UTTARAKHAND DISASTER PREPAREDNESS &amp; RESILIENCE PROJECT (U-PREPARE),4TH FLOOR , DDPM TOWER,,HARIDWAR BYPASS ROAD AJABPUR KHURD,Uttarakhand,Dehradun,Dehradun,248001

Contractor Name:

Address:

Contractor Name:

Address:

Contractor Name:  
M/S ARKS UNIVERSAL PRIVATE LIMITED

Address: A1 TOWER, 1ST FLOOR , SHOP NO 2,39/1 ,BALLUPUR, CHAKRATA ROAD,Dehradun,Dehradun,Uttarakhand

Contractor Name:

Address:

Contractor Name:

Address:

## Details of the Project

Name of the Project	Road Bridges on Land	Date of Arrival of First Material at site	08/10/2024
Classification	made of RCC or Prestressed concrete	Construction Period in Months	15
Location of the work site	NANDPRAYAG GHAT MOTORWAY,KM 4,8 (HM2-4 & HM8-10) & 12,Uttarakhand,Chamoli,Chamoli,246424		

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व्यवसाय स्रोत/Business Source: 874975

**विक्रम चैनल विवरण/Sales Channel Details:**विक्रम चैनल कोड /Sales Channel Code:  
9000199007

नाम /Name: Mr Harvinder Singh Uppal

संपर्क संख्या/Contact Number: 9837137161



कस्टमर केएस टोल फ्री नंबर/Customer Care Toll Free

Number: 1800 345 0330

ईमेल/Email: customer.support@nlc.co.in

**Section I- Material Damage**

Item Details	Sum Insured	Escalation % Escalation Amount	
(c) Cost of Construction	₹ 7,30,08,146.00	0 ₹ 0.00	
<b>Cover Description</b>	<b>Details</b>	<b>Cover Description</b>	<b>Sum Insured</b>
Design Defect Clause	Design Defect Cover DE-3 of Munich Re 2 times the minimum excess	Earth Quake STFI Inclusion	₹ 7,30,08,146.00 Yes
Higher Excess Discount %			



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राज्य कोड/State Code: 5, Uttarakhand

जीएसटीआइन/GSTIN: 05AACN9967E129

संपर्क संख्या/Contact Number: 1334 223794

मोबाइल नंबर/Mobile Number: 0

व्यवसाय संख्या/Business Source: 874075

विक्रय चैनल विवर/Sales Channel Details:

फिल नंबर/Sales Channel Code:

9000190007

नाम /Name: Mr Harvinder Singh Uppal

रोपर्क संख्या/Contact Number: 9837137161

कार्टगर केंद्र टॉल फ्री नंबर/Customer Care Toll Free

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## Section II Third Party Liability

Limit of Indemnity for Any one Accident	5000000	Cross Liability Cover	No
Limit of Indemnity for All Accidents during the period	5000000	TPL During Maintenance	No

### खंडों, पृष्ठान्वयनों, वार्टी/ List of Clauses, Endorsements, Warranties

खंड सं./ Clause No.	विवरण/Description
700001103	Road Construction
700001104	Piling Construction
700001105	Abandonment of Shafts
700001101	Pipeline Construction
700001102	Exclusion of Loss of Stabilising Fluid
700001106	Crops, Forests, Cultivated areas
700001107	Existing Underground Cables
700001108	Contract works time schedule
700001109	Temporary Access roads
700001110	Special conditions concerning the construction of Dam and water reservoir
700001111	Special conditions concerning safety measures with respect to precipitation flood and inundation
700001112	Special conditions concerning removal of debris from landslide
700001113	Endorsement for Escalation provision
700013641	STFI INCLUSION

Remarks: Excess -

AOG (incl rockslide/landslide)/Major Perils/Fire & explosion/Collapse/ EMP - 20% of the claim amount subject to min of 80% of Sum Insured on each and every Bridge separately.

Other perils -10% of the claim amount min of 80% of Sum Insured of each and every bridge separately

Theft & Burglary : 25% of the claim amount subject to a minimum of 50 lacs

Design Defect- 5 times of AOG excess

Bridge wise sum insured is given hereunder-

1. 18mtr bridge Sum Insured Rs. 10000000/-

2. 15 mtr bridge Sum Insured Rs. 3500000/-

3. 30mtr bridge Sum Insured Rs. 25000000/-

4. 24mtr bridge Sum Insured Rs. 22600000/-

Subject to No Known or Reported Losses ( NKORL till date ) and or Circumstances leading to a Probable loss by the time of Commencement of Policy from any of the perils/events including recent floods.

Temporary civil works, if any are covered provided value of such works is declared separately and included in total Project Sum Insured

Temporary Access Road is not covered.

Subject to no tunnelling construction be part of the project.

Subject to No wet risk involved in the project

Subject to the project is not earlier insured (i.e midterm participation is not agreed)

Any further extension is not automatic and to be referred and agreed by the Insurer.

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कस्टमर केयर टॉल फ्री नंबर/**Customer Care Toll Free Number: 1800 345 0330**  
ईमेल/Email:**customer.support@nic.co.in**

Subject to no coverage of foreign debris, dewatering expense, desilting expense, shutting &amp; scaffolding expenses.

**Warranties/Endorsements/Special Conditions & Exclusions**

Section Warranty for road works as per Treaty. However this will not be applicable for approach roads.

Warranty concerning safety measures with respect to precipitation, flood and inundation.

Warranty concerning structures in EQ zones.

Warranty - Piling construction

Warranty - Existing underground cables.

Exclusion of loss or damage to Crops, Forests and Cultures

Special warranty for camps &amp; stores - 0.5 Cr AOA/AOP

Special warranty regarding Theft pre-requiring fencing of the areas where camps and stores are placed as well as 24 hour guarding of the project with emphasis on these facilities.

CD exclusion clause / Sanction and Limitation clause

जिसकी गवाही में **11/November/2024** को उपरोक्त उल्लिखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत अधिकृत किया जा रहा है उसके हाथ निर्धारित किए जाएं। यह अनुसूची, संलग्न पॉलिसी, खण्ड, पृष्ठांकन और पॉलिसी शब्दों, जो कंपनी वेबसाइट <https://nationalinsurance.nic.co.in> पर उपलब्ध हैं, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभिव्यक्ति जिसके लिए यह विशेष अर्थ पॉलिसी या अनुसूची के किसी भी हिस्से में संलग्न किया गया हो, एक ही अर्थ वहन करेगा चाहे जहाँ भी उल्लिखित हो। यह आश्वासन दिया जाता है कि प्रीमियम चेक की अस्वीकृति के मामले में, यह दस्तावेज स्वतः आरंभ से ही निरस्त मानी जाएगी। **/IN WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 11/November/2024. This schedule, the attached policy, the clauses, the endorsements and policy wordings as available in the website https://nationalinsurance.nic.co.in shall be read together as one contract and any word or expression to which the specific meaning has been attached in any part of this policy or of the schedule shall bear the same meaning wherever it may appear. It is warranted that IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'**

इंश्योरेन्सइंडियालिमिटेड ओब्द्समैन का विवरण/Ombudsman Details: Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-20 1301.  
Tel.: 0120 -25 14252 / 2514253  
Email: bimalokpal.noida@cioins.co.in

स्टॅप जूटी Stamp Duty: (₹ 0.50 )
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कृते नेशनल इंश्योरेन्स कंपनी लिमिटेड/  
For and on behalf of National  
Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ **Authorized Signatory**

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मोबाइल नंबर/Mobile Number: 0

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**विक्रय चैनल विवरण/Sales Channel Details:**विक्रय चैनल कोड /Sales Channel Code:  
9000199007नाम /Name: Mr Harvinder Singh Uppal  
संपर्क संख्या/Contact Number: 9837137161

Applicable  
Quantity  
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Material  
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**Excess for Section I and II****Deductible Excess Details**

Type of Excess	Deductible Excess Details
Normal Period	5% of Claim amount subject to minimum of Rs.25000
Maintenance Period	NIL
AOG Perils	5% of Claim amount subject to minimum of Rs.100000
Theft & Burglary	NIL
Fire & Explosion	NIL
Earthquake	Excess:Rs.25000 per claim OR 10% of the claim amount subject to a minimum of the testing period excess with an upper limit of Rs.5 Crores.

**Standard Excess****Excess for Specialized risks-**

(The following risks would be termed as specialized risks →All works in water, dams, canals, hydro power projects, tunnels, Irrigation systems, caverns.)-5% of claim amount subject to a minimum of Rs 50 lakhs for normal loss and Rs 1.5 Crs for AOG/Testing/Fire/Explosion/Collapse/Major Perils.

**Excess for Combined cycle power plants/ gas based power plants-**

50 MW to 200 MW – 5% of claim amount subject to a minimum of 60 lakhs for testing & 20 lakhs for normal loss.  
200 MW to 300 MW – 5% of claim amount subject to a minimum of 100 lakhs for testing & 50 lakhs for normal loss.  
300 MW and above – 5% of claim amount subject to a minimum of 125 lakhs for testing & 75 lakhs for normal loss.

a)AOG/Major Perils/Design Defect – 10% of the claim amount subject to min of INR 25 Lacs  
b)Other perils -10% of the claim amount min of INR 5 Lacs

**Excess for all other Risks/Projects**

For Sum Insured up to INR 1500 cr. – All deductible amounts appearing in TAC Tariff would be increased to 5 times of the minimum amount.  
For Sum Insured above INR 1500 cr. and up to INR 2500 cr – All deductible amounts appearing in TAC Tariff would be increased to 10 times of the minimum amount  
For Sum Insured above INR 2500 cr – All deductible amounts appearing in TAC Tariff would be increased to 15 times of the minimum amount.

**Note:** If any other deductible is imposed/mentioned elsewhere in this policy, then that deductible shall supersede the deductible mentioned above.  
Terrorism excess (if opted) shall be as per GIC Terrorism Pool.

**Installment Details**

Installment No	Amount incl. Service Tax	Date of Payment
1	1,41,837.00	11-11-2024

कृते नेशनल इन्स्योरेन्स कंपनी लिमिटेड/  
For and on behalf of National Insurance Company  
Limited

  
नेशनल इन्स्योरेन्स कंपनी लिमिटेड  
Head Office / Prema Kalyan  
National Insurance Company  
National Insurance Co. Ltd  
New Delhi - HEAD OFFICE

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory