



CONTRACTORS ALL RISK POLICY SCHEDULE

Policy No : 191300/44/2026/106
Cover Note No : **Cover Note Dt** :
Insured's Code : 202504286 **Issuing Office Code** : 191300
Insured's Name : PWD AND DOON INFRASTRUCTURE (GSTIN: 05AAFFD7692C1ZI) **Issuing Office Name** : KBO RING ROAD 1 RAIPUR (GSTIN: 2
Address : WEST REST CAMP, 5A, WEST REST CAMP, WEST REST CAMP, DEHRADUN, Dehradun, Uttarakhand, 248001 **Address** : MIG -15 SECTOR -1 SHANKAR NAGAR BEHIND BILASA BLOOD BANK RAIPUR RAIPUR CHATTISGARH 492001

DEHRADUN UTTARAKHAND 248001
Tel /Fax /Email : / / 0 / NA **Tel /Fax /Email** : 9168727775 / 0771-4033452 / 191300@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code :
Agent/Broker : LC0000000753 M/S AAVIK INSURANCE BROKERS PRIVATE LIMITED
Address : 12/3, AAVIK INSURANCE BROKERS PRIVATE LIMITED,DLF PHASE 1, Gurugram, Gurugram, Haryana, 122003,GURGAON,HARYANA,122001
Tel/Fax/Email : /9818134999/

Period of Insurance : FROM 00:00 ON 17/11/2025 TO MIDNIGHT OF 06/12/2026

Collection No & Dt : DC_I_IND 9105007172 - 17/11/2025 **GST INVOICE NO** :2224116322 **UIN** :0
Gross Premium : 2,47,076 **GST** : 44,474 **Stamp Duty** : .5 **Total** : 2,91,550

RISK DETAILS

Site of Erection : Contract Agreement No: 18/01/BR/RFB/UGRIDP/2023 dated 29.08.2028., regarding Construction of 50 M Span Intermedinte Lane Steel Truss Motor Bridge Uttarkashi Lambgaon Ghausali Tilwada Motor Rond KM-98 near Hanuman Temple in District Tehri- Issue of Notice to proceed with the work
TEHRI
Description of the Project : Contract Agreement No: 18/01/BR/RFB/UGRIDP/2023 dated 29.08.2028., regarding Construction of 50 M Span Intermedinte Lane Steel Truss Motor Bridge
Escalation % : 0

Section I - Material Damage

Insured Items	Sum Insured
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Place : RAIPUR
Date : 17/11/2025



IRDA-REGNO-556

For and on behalf of
The Oriental Insurance Company Limited

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

www.orientalinsurance.org.in
Digitally Signed
Authorised Signatory

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.



Attached to and forming part of policy number 191300/44/2026/106

1. Contractworks (Permanent and Temporary works including all materials to be incorporated therein) -	
1.1 Contract price	7,20,41,849
1.2 Materials or items supplied by the Principal	
2 Any other works, & installations not included in 1.1 and 1.2 above (eg camp, colony, stores etc as per list enclosed)	
3. Construction Plant & Machinery (Memo. 6) (as per list enclosed)	0
4. Extensions (on First loss Indemnity basis) -	
4.1 Express Freight, Overtime (Memo 5)	0
4.2 Principal's Surrounding Property (Memo 7)	0
4.3 Debris Removal (of insured property)	0
4.4 Earthquake Cover	7,20,41,849
4.5 Extended Maintenance Cover	7,20,41,849
4.6 STFI Inclusion Cover	7,20,41,849

Section II - Third Party Liability

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.

Section III - Excess for Section I & II

Voluntary Excess : NIL

Total Sum Insured In Words : Indian Rupees Seven Crores Twenty Lakhs Forty-One Thousand Eight Hundred Forty-Nine Only
Total Premium In Words : Indian Rupees Two Lakhs Ninety-One Thousand Five Hundred Fifty Only

The Insurance under this policy is extended to cover risks of (as per forms attached):

EarthQuake Cover,	24	Months
STFI Inclusion Cover,	24	Months
Extended Maintenance Cover,	24	Months

The Insurance under this policy is subject to warranties & Clauses (as per forms attached) :

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac, the insured will comply with the provisions of the AML policy of the Company. The AML policy is available in all our operating offices as well as Company's website.

Communicable Disease Exclusion Clause

Exclusion-Any Direct or indirect loss by infectious or contagious disease

For Retail LOB, Policies shall not be subject to Arbitration Clause.

For Commercial LOB, the parties to the contract may mutually agree and enter into a separate Arbitration Agreement.

Principle Name-OFFICE OF PROGRAM MANAGER, P.LU.-PWD, U-PREPARE, DEHRADUN, UTTARAKHAND 5th Floor, USDMA Building, 36, IT Park, Sahastradhara Rond, Dehradun- Uttarakhand

Project Start Date- 07.09.2025

Premium receipt Date- 07.11.2025

Wet Risk Present-Yes

Place : RAIPUR
Date : 17/11/2025



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CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupee

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1. FLEXA (Fire, Lightning, Explosion, Aircraft)-Full SI
 2. STFI (Strom, Tempest, Flood, Inundation) and/or RSMD (Riot Strike Malicious Damage)-Full SI
 3. Earthquake and/or Act of God Perils -Full SI
 4. TERRORISM - NOT COVERED
 5. Owners' Surrounding Property with Flexa Cover-10% of SI
 6. Automatic Reinstatement Clause-10% of SI
 7. Loss Minimisation Expenses -50 Lac
 8. Professional Fees-20 Lac
 9. Clearance and Removal of Debris including Foreign debris-50 Lac
 10. Loss Of Document-10 Lac

 11. Cover for Offsite Storage/fabrication-50 Lac
 12. Non BOQ Items Coverage-20 Lac
 13. Third Party Liability Cover With Cross Liability in Policy period EXCLUDING Maintenance period 10% of SI
 14. Escalation of Sum Insured-10% of SI
 15. Additional Customs Duty-20 Lac
 16. Cover for Contractor Plant and Machinery-5% of SI upto 25 Lac
 17. Extended Maintenance Cover(In Months) -24
 18. Design Defect Cover DE -3 Covered
 19. Vibration, Removal or Weakening of Support-Covered
 20. 50/50 Clause-Covered
 21. 72 hrs. Clause-Covered
 22. Express Freight including Air Freight/ Expediting cost including Air Freight & Express Freight-30% of Claim Amt
 23. Nominated surveyor clause-Covered
 24. Wavier of Contribution-Covered
 25. Wavier of Subrogation-Covered
 26. On account payment Clause-Covered
 27. Designation Of Property Clause Covered
 28. Care Custody & Control Clause (within sum insured)-Covered
 29. Contractor & Sub Contractor Coverage-Covered
- Excess For Other Works :
Normal-10% of the claim amount subject to min of INR 50000/-
AOG / Major Perils/ Collapse -0% of the claim amount subject to min of INR 200000/-

Excess For wet Risk:

Normal-10% of the claim amount subject to min of INR 2250000/-

AOG / Major Perils/ Collapse-10% of the claim amount subject to min of INR 7500000/-

Excess For Design Defect:

Normal 05 Times of AOG Perils

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at KBO RING ROAD 1 RAIPUR (GSTIN: 22AAACT0627R3Z7) on 17TH DAY OF NOVEMBER 2025

Entered By : SUYASH SAHU

Examined By : Gaurav Pratap Singh

Place : RAIPUR

Date : 17/11/2025



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Attached to and forming part of policy number 191300/44/2026/106

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Policy Printed By : 740071

IP :

Policy Printed On : 17-NOV-25 11:58:18

MAC :

www.orientalinsurance.org.in

Digitally Signed

Authorised Signatory

Place : RAIPUR

Date : 17/11/2025



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