

पॉलिसी अनुसूची/ Policy Schedule-Contractor All Risk	
पॉलिसी संख्या / <b>Policy Number:</b> <b>340100442410000269</b>	व्यवसाय स्रोत/ Business Source: 910043
जारीकर्ता कार्यालय/ <b>Issuing Office</b> कार्यालय कोड/ Office Code: 340100 कार्यालय पता/ Office Address: NEW DELHI CBO UNIT KONNECTUS Tower, Bavbhuti Marg,803 B, Tower 3, 8th Floor,Opposite New Delhi Railway Station - Ajmeri Gate Side - 110002. राज्य कोड/ <b>State Code:</b> 7 , Delhi जीएसटीएन/ <b>GSTIN:</b> 07AAACN9967E1Z5 संपर्क संख्या/ <b>Contact Number:</b> मोबाइल संख्या / <b>Mobile Number:</b> 0	विक्रय चैनल विवरण/ <b>Sales Channel Details</b> कोड/ Code: 91004300000001 नाम/ Name: SALASAR SERVICES INSURANCE BROKERS PVT LTD - HO संपर्क संख्या/ <b>Contact Number:</b> 9903848005  <b>Customer Care Toll Free Number:</b> <b>1800 345 0330</b> <b>email:customer.support@nic.co.in</b>



ग्राहक का नाम /Customer Name: MS LAXMI DATT BINWAL	ग्राहक आईडी /Customer ID: 9702447730	पैन /PAN: *****7F
पता/ Address: NEAR PWD COLONY LOHAGHAT , DISTT. CHAMPAWAT - 262524, शहर/City: LOHAGHAT, जिला/District: CHAMPAWAT, राज्य/State: UTTARAKHAND, पिन/PIN: 262524.	आधार /AADHAR:	
	फोन /Phone:	
	ई-मेल /E-Mail:	

पॉलिसी: 28/01/2025 के 17:45 से 27/08/2028 की मध्य रात्रि तक प्रभावी /Policy Effective from 17:45 hours, on 28/01/2025 to midnight of 27/08/2028			
प्रीमियम/ Premium	₹5,39,153.00	कवर नोट संख्या और तिथि / Cover Note Number and Date	लागू नहीं /NA
Less:Digital Discount	₹ 0.00		
Total Premium	₹ 5,39,153.00		
सीजीएसटी/CGST	₹ 0.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800250210448564 दिनांक/Dt. 10/02/2025
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 0.00		
आईजीएसटी/IGST	₹ 97,048.00		
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	340100812410005602 दिनांक/Dt. 10/02/2025
कुल राशि /Total Amount	₹ 6,36,199.00	पिछली पॉलिसी संख्या और समाप्ति तिथि Previous Policy Number and Expiry Date	लागू नहीं /NA
(रूपए/Rupees Six Lakh Thirty Six Thousand One Hundred Ninety Nine केवल/Only.)			
*सरकारी सब्सिडी Government Subsidy:	₹ 0.00		

#### LocationAddress:

1)nainital uttarakhand,,Nainital,Nainital,Uttarakhand,263001.

SL. No	Coverage	Coverage Description	Sum Insured
1	CAR All Risk Cover - Sum Insured Less Than 50 Crores	CAR COVER	₹ 8,92,02,196.00
Additional Information: NA			

Clauses	As per Annexure I
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#### 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.

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जारीकर्ता कार्यालय/ <b>Issuing Office</b> कार्यालय कोड/ <b>Office Code:</b> 340100 कार्यालय पता/ <b>Office Address:</b> NEW DELHI CBO UNIT KONNECTUS Tower, Bavbhuti Marg, 803 B, Tower 3, 8th Floor, Opposite New Delhi Railway Station - Ajmeri Gate Side - 110002. राज्य कोड/ <b>State Code:</b> 7 , Delhi जीएसटीएन/ <b>GSTIN:</b> 07AAACN9967E1Z5 संपर्क संख्या/ <b>Contact Number:</b> मोबाइल संख्या / <b>Mobile Number:</b> 0	विक्रय चैनल विवरण/ <b>Sales Channel Details</b> कोड/ <b>Code:</b> 91004300000001 नाम/ <b>Name:</b> SALASAR SERVICES INSURANCE BROKERS PVT LTD - HO संपर्क संख्या/ <b>Contact Number:</b> 9903848005  <b>Customer Care Toll Free Number:</b> <b>1800 345 0330</b> <b>email:customer.support@nic.co.in</b>



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

**Excess for Road Projects**

- 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.

**FINANCIER DETAILS**

जिसकी गवाही में **10/February/2025** 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 वेबसाईट <https://nationalinsurance.nic.co.in> पर उपलब्ध है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभिव्यक्ति जिसके लिए यह विशिष्ट 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 10/February/2025. 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'**

इंश्योरेंसइंडियालिमिटेड ओम्बड्समैन का विवरण/Ombudsman Details: Office of the Insurance Ombudsman, 2/2 A, 1st Floor, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002.  
 Tel.: 011 - 23232481/23213504/46013992  
 Email: bimalokpal.delhi@cioins.co.in.

स्टॉप ड्यूटी  
**Stamp  
 Duty:**  
 (₹ 0.00)

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/  
**For and on behalf of National  
 Insurance Company Limited**  
 अधिकृत हस्ताक्षरकर्ता/ **Authorized Signatory**

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अनुलग्नक I / ANNEXURE I- लागू खंडों की सूची/ List of Applicable Clauses	
क्लॉज सं./ Clause No.	शीर्षक/Title
	<p>SUBJECTIVITY : Subject to - No Known or Reported Losses 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.</p> <p>Project Period including EMP should not exceed 96 months. Any further extension is not automatic and to be referred and agreed by insurer</p> <p>Temporary civil works covered provided value of such works is declared separately and included in total Project Sum Insured</p> <p>Temporary Access Road is not covered.</p> <p>Subject to no tunnelling construction be part of the project</p> <p>Subject to the project is not earlier insured (i.e midterm participation is not agreed)</p> <p>Subject to no coverage of foreign debris, dewatering expense, desilting expense, shuttering &amp; scaffolding expenses &amp; CPM.</p> <p>Warranties/Endorsements/Special Conditions &amp; Exclusions -</p> <p>Section warranty - As per existing treaty</p> <p>Warranty for wet risk - As per treaty ( Munich Re wet risk endorsement )</p> <p>Warranty concerning safety measures with respect to precipitation, flood and inundation</p> <p>Warranty concerning structures in EQ Zone. Not applicable for Zone 3 and ZOne 4 locations</p> <p>Warranty - Piling construction if applicable</p> <p>Exclusion of loss or damage to Crops, Forests and Cultures</p> <p>Special warranty for camps &amp; stores - 0.5 Cr AOA/AOP</p> <p>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</p> <p>CD exclusion clause</p>
	<p>DESCRIPTION : Name of the Principal- U - PREPARE</p> <p>Name of Contractor- M/S LAXMI DATT BINWAL</p> <p>Address of Contractor- Near PWD Colony Lohaghat , Distt. Champawat -262524</p> <p>Location &amp; Nature of Project- Construction of 120 M Span Double lane R.C.C. prestress concrete bridge over sher nala in KM 82 of Ramnagar -Kaladhungi- Haldwani -Kathgodam - Chorgalla -Sitarganj- Biji motor road in Distt. Nainital, Uttarakhand.</p> <p>Occupancy: 111127 -Bridges on rivers/creeks, dams/coffer dams, aqua ducts, via-ducts, barrages, structure works in water, Weir-cum-causeway</p> <p>Risk Location: Construction of 120 M Span Double lane R.C.C. prestress concrete bridge over sher nala in KM 82 of</p>

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	<p>Ramnagar -Kaladhungi- Haldwani -Kathgodam - Chorgalla -Sitarganj- Bijti motor road in Distt. Nainital, Uttarakhand.</p> <p>Sum Insured/Project Cost Rs. 89,202,196/- Policy Period in Months 43 Extended Maintenance Cover in Months 12 Wet Risk Yes Upto 30%</p> <p>Incl.- EQ+STFI</p> <p>Third Party Liability with Cross Liability Covered upto 5% of SI</p> <p>EXCESS:</p> <p>AOG/Major Perils/Fire &amp; explosion/Collapse/ EMP/Testing period - 10% of the claim amount subject to min of INR 75 Lacs</p> <p>Other perils -10% of the claim amount min of INR 25 Lacs</p> <p>Design Defect- 5 times of AOG excess</p> <p>Theft &amp; Burglary: 25% of the claim amount subject to a minimum of 10 lacs.</p> <p>Loss limit for AOG losses - INR 5 Crs AOA and in aggregate net of excess</p>
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कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/  
**For and on behalf of National Insurance Company  
Limited**

अधिकृत हस्ताक्षरकर्ता/ **Authorized Signatory**

## टैक्स इनवॉयस/TAX INVOICE

इनवॉयस क्र.सं./Invoice Serial No: 30209E4PE0000269

इनवॉयस तिथि/Invoice Date: 10/02/2025

## आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेंस कंपनी लिमिटेड/National Insurance Company Limited.,  
NEW DELHI CBO UNIT KONNECTUS Tower, Bavbhuti Marg, 803 B, Tower 3, 8th Floor, Opposite New Delhi Railway Station - Ajmeri Gate Side - 110002  
राज्य/State : 7, Delhi  
जीएसटीआएन नंबर/  
GSTIN No : 07AAACN9967E1Z5

## प्राप्तकर्ता का विवरण/Details Of Receiver : MS LAXMI DATT BINWAL

पता/Address : NEAR PWD COLONY LOHAGHAT, DISTT. CHAMPAWAT - 262524  
शहर/City : LOHAGHAT,  
जिला/District: CHAMPAWAT,  
राज्य/State: UTTARAKHAND,  
पिन/PIN: 262524.

आपूर्ति का स्थान/Place Of  
Supply State : Uttarakhand  
राज्य कोड/State Code : 5  
जीएसटीआईएन नंबर/GSTIN No : 05ACAFM8817F1ZB  
यूआयएन नं./UIN No :

सेक कोड/SAC Code	सेवा का विवरण/Description of Service	कुल/Total(₹)	छूट/Discount	टैक्स योग्य/मूल्य/Taxable Value(₹)	सीजीएसटी की राशि/CGST		एसजीएसटी/यूटीजीएसटी/SGST/UTGST		आईजीएसटी/IGST		Kerala Flood Cess
					दर/Rate	राशि/Amount(₹)	दर/Rate	राशि/Amount(₹)	दर/Rate	राशि/Amount(₹)	राशि/Amount(₹)
997137	Other property insurance services	5,39,153	0%	5,39,153	0%	0	0%	0	18%	97,048	0
TOTAL		5,39,153		5,39,153		0		0		97,048	0

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures) : ₹ 6,36,199

कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (In words) : रूपए/Rupees Six Lakh Thirty Six Thousand One Hundred Ninety Nine केवल/Only.

रिवर्स चार्ज के अधीन टैक्स की राशि/ Amount of Tax Subject to Reverse Charge : No

E.&amp;O.E

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

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

