

पॉलिसी अनुसूची/ Policy Schedule- Contractor All Risk

पॉलिसी नंबर/ Policy Number:
462200442410000020

व्यवसाय स्रोत/Business Source: 874975

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

जीएसटीआईन/GSTIN: 05AAACN9967E1Z9

संपर्क संख्या/Contact Number: 1334 223794

मोबाइल नंबर/Mobile Number: 0

विक्रय चैनल/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@nlic.co.in

NARESH CHAMOLI
Environment Expert
PMU PWD (U-PREPARE)
Dehradun

ग्राहक का नाम /Customer Name: M/S KGL INFRASTRUCTURES

पता/ Address: 33-A, AAM BAGH, GARHI CANTT., DEHRADUN
248003, शहर/City: DEHRADUN, जिला/District: DEHRADUN, राज्य/State:
UTTARAKHAND, पिन/PIN: 248003.
सेल/Cell: *****17

ग्राहक आईडी /Customer ID:
9702202038

आधार /AADHAR:

फोन /Phone: *****17

ई-मेल /E-Mail: *****35@gmail.com

पैन /PAN: *****4D

पॉलिसी: 25/02/2025 के 00:00 से 30/04/2026 की मध्य रात्रि तक प्रभावी /Policy Effective from 00:00 hours, on 25/02/2025 to
midnight of 30/04/2026

प्रीमियम/ Premium	₹2,32,519.00	कवर नोट संख्या और तिथि / Cover Note Number and Date	लागू नहीं /NA
Less: Digital Discount	₹ 0.00		
Total Premium	₹ 2,32,519.00		
सीजीएसटी/CGST	₹ 20,927.00		
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 20,927.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800250106275850 दिनांक/Dt. 06/01/2025
आईजीएसटी/IGST	₹ 0.00		
कम: जीएसटी टीडीएस / Less: GST_TDS	₹ 0.00		
वसूली योग्य स्टाम्प ड्यूटी /Recoverable Stamp Duty	₹ 0.00	रसीद संख्या और तिथि/ Receipt Number and Date	462200812410004033 दिनांक/Dt. 24/02/2025
कुल राशि /Total Amount	₹ 2,74,373.00	पिछली पॉलिसी संख्या और समाप्ति तिथि Previous Policy Number and Expiry Date	लागू नहीं /NA

(रुपये/Rupees Two Lakh Seventy Four Thousand Three Hundred Seventy Three केवल/Only.)

*सरकारी सब्सिडी Government
Subsidy: ₹ 0.00

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

Address: PMU UTTARAKHAND DISASTER PREPAREDNESS & 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 KGL INFRASTRUCTURES

Address: 33-A, AAM BAGH GARHI CANTT, Dehradun, Dehradun, Uttarakhand

Contractor Name:

Address:

Contractor Name:

Address:

Details of the Project

Name of the Project	Bridges on Rivers/Creeks, Dams/Coffer Dams, Aqua ducts, Viaducts, Barrages, Weir cum cause way, Structures/Works in water	Date of Arrival of First Material at site	25/02/2025
Classification	Other than Bridges	Construction Period in Months	15
Location of the work site	OVER PINDER RIVER, ODAR VILLAGE, Uttarakhand, Chamoli, Chamoli, 246424		

दिनांक को मुद्रित/Printed on 24/02/2025 आईडी द्वारा/by ID: 74975, AID : 73895

पृष्ठ सं. Page no: 1

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राज्य कोड/ State Code: 5, Uttarakhand

जीएसटीआईन/ GSTIN: 05AAAGN9967E1Z9

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मोबाइल नंबर/ Mobile Number: 0

कस्टमर केयर टॉल फ्री नंबर/ Customer Care Toll Free
Number: 1800 345 0330

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

Section I- Material Damage

Item Details

Sum Insured

Escalation %

Escalation Amount

(c) Cost of Construction

₹ 5,74,10,332.00

0
₹ 0.00

Cover Description

Details

2 times the minimum
excess

Cover Description

Earth Quake
STFI Inclusion

Sum Insured

₹ 5,74,10,332.00

Yes

NA
NARESH CHAMOLI
Environment Expert
FPIU PWD (U-PREPARE)
Dehradun

Arvind
38

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खंडों, पृष्ठांकनों, वारंटियों/ List of Clauses, Endorsements, Warranties

क्लॉज सं./ Clause No.	विवरण/Description
700001101	Pipeline Construction
700001102	Exclusion of Loss of Stabilising Fluid
700001103	Road Construction
700001104	Piling Construction
700001105	Abandonment of Shafts
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: Risk description- CONSTRUCTION OF 125M SPAN SINGLE LANE SUSPENSION PEDESTRIAN BRIDGE OVER PINDER RIVER FOR ODAR VILLAGE IN DIST. CHAMOLI

Excess :

AOG/Major Perils/EMP/Collapse/Fire & explosion/EMP: 20% of the claim amount subject to min of INR 1 Crs.

Other perils : 20% of the claim amount subject to min of INR 50 Lacs

Theft Excess: 25% of the claim amount subject to min of INR 1 Crs.

Loss limit for any claim under the policy (Net of deductibles) inclusive of all addons: Rs. 1 Cr. AOA and INR 1 Cr. in aggregate

Subjectivity :

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

Project Period including EMP should not exceed 96 months. Any further extension is not automatic and to be referred and agreed by insurer

Temporary civil works 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 wet risk be part of the project.

Subject to no hilly terrain/ghat area be part of the risk.

Subject to no tunneling construction be part of the project.

No cover for assets/property put to use.

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

Subject to no coverage of foreign debris, dewatering expense, desilting expense, shuttering & scaffolding expenses

No coverage of CPM

IF THERE IS A CLAIM UNDER THE POLICY BEFORE RECEIPT OF ALL INSTALMENTS UNDER THE POLICY (IF ANY), THEN POST OCCURRENCE OF

THE CLAIM ALL THE INSTALMENTS SHALL HAVE TO BE IMMEDIATELY PAID

Warranties/Endorsements/Special Conditions & Exclusions

Section warranty - As per existing treaty.

Wet risk warranty - As per Munich re wordings

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

Warranty concerning structures in the EQ zone. (not applicable for EQ zone 3 & 4 locations)

Warranty - Piling construction

Exclusion of loss or damage to Crops, Forests and Cultures.

Warranty damage to existing cables and pipes.

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

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Environment Expert
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Dehradun

दिनांक को मुद्रित/Printed on 24/02/2025 आईडी द्वारा/by ID: 74975, AID : 73895

पृष्ठ सं./Page no: 3

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BUSINESS OFFICE 1-B, GOVINDPURI,, -
249401.

राज्य कोड/State Code: 5, Uttarakhand

जीएसटीआईन/GSTIN: 05AAACN9967E1Z9

संपर्क संख्या/Contact Number: 1334 223794

मोबाइल नंबर/Mobile Number: 0

विक्रय चैनल/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@nlic.co.in

जिसकी गवाही में 24/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 शर्तों, जो कंपनी वेबसाइट <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 24/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'

इन्श्योरेंसईंडियालिमिटेड ओम्ब्समैन का विवरण/Ombudsman Details: Office of the Insurance
Ombudsman, Bhagwan Sahai Palaces, 4th flr
Main Road, Naya Bans, Sector 15, Noida-201301
Dist: G.B. Nagar Uttar Pradesh
Tel.: 0120-2514252/ 0120-2514253
Email: bimalokpal.noida@coins.co.in.

स्टॉप क्यूटी
Stamp
Duty:
(₹ 0.50)

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

Nar
NARESH CHAMOLI
Environment Expert
PMU PWD (U-PREPARE)
Dehradun

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कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free
Number: 1800 345 0330

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

Type of Excess

Excess for Section I and II

Deductible Excess Details

Normal Period	5% of Claim amount subject to minimum of Rs.5000000
Maintenance Period	NIL
AOG Perils	5% of Claim amount subject to minimum of Rs.15000000
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.

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.

Installment Details

Installment No	Amount incl. Service Tax	Date of Payment
1	2,74,373.00	25-02-2025

NARESH CHAMOLI
Environment Expert
FPIU PWD (U-PREPARE)
Dehradun

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

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

टैक्स इनवॉयस/TAX INVOICE

इनवॉयस क्र./Invoice Serial No: 30346E4PE0000020

इनवॉयस तिथि/Invoice Date: 24/02/2025

आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्स्योरेन्स कंपनी लिमिटेड/National Insurance Company Limited.,
HARDWAR BUSINESS OFFICE 1-B, GOVINDPURI., - 249401
राज्य/State: 5, Uttarakhand
जीएसटीआईएन नंबर/
GSTIN No: 05AAACN9967E1Z9

प्राप्तकर्ता का विवरण/Details Of Receiver: M/S KGL INFRASTRUCTURES

पता/Address: 33-A, AAM BAGH, GARHI CANTT., DEHRADUN 248003
शहर/City: DEHRADUN,
जिला/District: DEHRADUN,
राज्य/State: UTTARAKHAND,
पिन/PIN: 248003.

आपूर्ति का स्थान/Place Of
Supply State: Uttarakhand
राज्य कोड/State Code: 5
जीएसटीआईएन नंबर/GSTIN No: 05AAAFE5774D1ZP
यूआईएन नंबर/UIN No: NA

सैक कोड/SAC Code	सेवा का विवरण/Description of Service	कुल/Total(₹)	छूट/Disco unt	टैक्स योग्य/मूल्य/Taxable Value(₹)	सीजीएसटी की दर/CGST दर/Rate	रशि/Amount(₹)	एसजीएसटी/यूटीजीएसटी/SGST/UTGST दर/Rate	रशि/Amount(₹)	आईजीएसटी/IGST दर/Rate	रशि/Amount(₹)	Kerala Flood Cess रशि/Amount(₹)
997137	Other property insurance services	2,32,519	0%	2,32,519	9%	20,927	9%	20,927	0%	0	0
TOTAL		2,32,519		2,32,519		20,927		20,927		0	0

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures): ₹ 2,74,373

कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (In words): रूपए/Rupees Two Lakh Seventy Four Thousand Three Hundred Seventy Three केवल/Only.

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

E.&O.E

कृते नेशनल इन्स्योरेन्स कंपनी लिमिटेड/

For and on behalf of National Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

Arshil SC



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