

Reference No.: W482940545

Date: Nov 05, 2025

Dispatch Advice Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find attached herewith 4010/415790873/00/000 which has been issued based on the details furnished to us on 05-Nov-2025 as per attached format by the following insured:

M/S TRIVENI CONSTRUCTION CO.
KAILASH GATE, MUNI KI RETI, MUNI KI RETI, TEHRI
GARHWAL, UTTARAKHAND, 249137
TEHRI GARHWAL
UTTARANCHAL - 249137

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes/rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your application.

Your original policy will be handed over to you shortly by your Relationship Manager/ Agent/ Broker. In case you don't receive it within 10 days, please mail us at info@icilombard.com stating the policy number.

Thank you once again and look forward to a lasting relationship.

Authorised Signatory

ICICI Lombard General Insurance Company Ltd.

Reference No.: W482940545

Date: Nov 05, 2025

M/S TRIVENI CONSTRUCTION CO.
KAILASH GATE, MUNI KI RETI, MUNI KI RETI, TEHRI
GARHWAL, UTTARAKHAND, 249137
TEHRI GARHWAL
UTTARANCHAL - 249137

Risk Assumption Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find attached herewith Policy No. 4010/415790873/00/000 which has been issued based on the details furnished to us on 05-Nov-2025

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes / rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your application.

Thank you once again and look forward to a lasting relationship.

Authorized Signatory

ICICI Lombard General Insurance Company Ltd.

EMPLOYEE'S COMPENSATION INSURANCE

Part 1 of the POLICY SCHEDULE

Policy No.	4010/415790873/00/000
Issued at:	HARIDWAR SHRI SIDDHBALI TOWER
Name of the Insured:	M/S TRIVENI CONSTRUCTION CO.
Address of the Insured:	KAILASH GATE, MUNI KI RETI, MUNI KI RETI, TEHRI GARHWAL, UTTARAKHAND, 249137, TEHRI GARHWAL, UTTARANCHAL - 249137
Period of Insurance:	From: 05-Nov-2025 00:00 Hours To Midnight of 04-Nov-2026
Total Sum Insured:	₹ 19,44,000.00
UIN:	IRDAN115CP0017V02201920
Intermediary Details:	Intermediary Code: 2021477077921900 Intermediary Name: ICICI 1043445 CA Intermediary Contact: 7304935922 Intermediary E-mail ID: MONURAI247@gmail.com
HR Details	HR Contact Number: 9412902333 HR Email Address: triveniconstruction1998@gmail.com

1. Premium Calculations:

Premium	₹ 11,346.00
Stamp Duty	₹ 6.00
CGST	₹ 1,021.14
SGST	₹ 1,021.14
IGST	₹ 0.00
UGST	₹ 0.00
Total GST	₹ 2,042.00
Total Premium*	₹ 13,394.00

*Premium value mentioned above is inclusive of taxes applicable

2. No. of lives: 10

3. Details of employees to be insured:

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
2	Skilled Workers	24000	576000	:PROGRAM MANAGER PIU-PWD U-PREPARE DEHRADUN M/S TRIVENI CONSTRUCTION CO.--BAAH BAZAR DEVPRAYAG PAURI GARHWAL CONSTRUCTION OF 84M SPAN SINGLE LANE STEEL TRUSS PEDESTRIAN	Engineers - Bridge building	Brick, stone, timber and concrete upto 6 metres in height from road or water level at low tide	142

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
				BRIDG-----UTTARA NCHAL--TEHRI GARHWAL--249301			
5	Unskilled Workers	12000	720000	:PROGRAM MANAGER PIU-PWD U-PREPARE DEHRADUN M/S TRIVENI CONSTRUCTION CO.--BAAH BAZAR DEVPRAYAG PAURI GARHWAL CONSTRUCTION OF 84M SPAN SINGLE LANE STEEL TRUSS PEDESTRIAN BRIDG-----UTTARA NCHAL--TEHRI GARHWAL--249301	Engineers - Bridge building	Brick, stone, timber and concrete upto 6 metres in height from road or water level at low tide	142
3	Semi Skilled Workers	18000	648000	:PROGRAM MANAGER PIU-PWD U-PREPARE DEHRADUN M/S TRIVENI CONSTRUCTION CO.--BAAH BAZAR DEVPRAYAG PAURI GARHWAL CONSTRUCTION OF 84M SPAN SINGLE LANE STEEL TRUSS PEDESTRIAN BRIDG-----UTTARA NCHAL--TEHRI GARHWAL--249301	Engineers - Bridge building	Brick, stone, timber and concrete upto 6 metres in height from road or water level at low tide	142
Total: 10			Total : ₹ 1944000				

4. Scope of cover

Main Coverage:	EC Liability Cover Table 'A'
Extensions	
Per Person Limit Only	Medical Extension is covered upto ₹2,00,000.00 per person for the policy period

Coverages:

1	Engineers - Bridge building:Brick, stone, timber and concrete upto 6 metres in height from road or water level at low tide
2	Entry age limit:As per WC Act

Coverages:

3	Medical Extension is covered upto INR. 200000 per person for the policy period.
4	Nil Claims in Expiring policy
5	No. of lives: 10
6	Policy for Table A only
7	Policy is issued on unnamed basis.
8	Risk Classification code: 142
9	Terrorism is Covered.
10	Risk Location Address::PROGRAM MANAGER PIU-PWD U-PREPARE DEHRADUN M/S TRIVENI CONSTRUCTION CO.,BAAH BAZAR DEVPRAYAG PAURI GARHWAL CONSTRUCTION OF 84M SPAN SINGLE LANE STEEL TRUSS PEDESTRIAN BRIDG,TEHRI GARHWAL,249301,UTTARANCHAL,INDIA,PROGRAM MANAGER PIU-PWD U-PREPARE DEHRADUN M/S TRIVENI CONSTRUCTION CO. BAAH BAZAR DEV PRAYAG PAURI GARHWAL 246001 CONSTRUCTION OF 84M SPAN SINGLE LANE STEEL TRUSS PEDESTRIAN BRIDGE OVER ALAKNANDA RIVER IN DISTRICT PAURI,

Exclusions:

1	ANY EMPLOYMENT COMPENSATION IN EXCESS OF THE ACTUAL SUM INSURED FOR WORKMEN COMPENSATION ORDINANCE (NOT TO APPLY IN RESPECT OF COMMON LAW AWARDS).
2	UNDERGROUND AND/OR UNDERWATER MINES AND/OR UNDERGROUND SERVICES IN CONNECTION THEREWITH. HOWEVER, THIS EXCLUSION SHALL ONLY APPLY WHERE MORE THAN 20 PEOPLE ARE WORKING AT THE SAME LOCATION AT ANY ONE TIME.
3	SUBAQUEOUS WORK (UNDERWATER WORK).
4	QUARRIES, WHERE EXPLOSIVES ARE USED.
5	CONTRACTORS ENGAGED EXCLUSIVELY IN WRECKING OR DEMOLITION OF BUILDING AND/OR SCRAP METAL MERCHANTS.
6	AIRCRAFT CREWS IN RESPECT OF FLIGHT RISK. HOWEVER, THIS EXCLUSION SHALL NOT APPLY TO AIRCRAFT WHICH ARE SET ASIDE FOR NON FARE PAYING EXECUTIVE USE AND WHICH ARE CREWED BY SIX PERSONS OR LESS.
7	SHIP CREWS OTHER THAN ON INLAND VESSELS OR ON VESSELS OPERATING WITHIN TERRITORIAL WATERS. HOWEVER, THIS EXCLUSION SHALL NOT APPLY TO A VESSEL CREWED BY SIX PERSONS OR LESS.
8	FIRE BRIDGES OTHER THAN THOSE FORMED PRIVATELY FOR LOSS PREVENTION PURPOSES.
9	SERVICE IN ANY KIND OF ARMED FORCES (INCLUDING, BUT NOT LIMITED TO MILITARY, POLICE, SECURITY SERVICES).
10	OPERATION OF RAILWAYS, OTHER THAN SIDINGS.
11	EMPLOYEES EMPLOYED ON A PERMANENT BASIS IN USA AND/OR CANADA.
12	PROFESSIONAL SPORTS TEAM.
13	FIRE CRACKERS MANUFACTURING ACTIVITY
14	LOSSES SUFFERED IN THE COURSE OF MANUFACTURING AND /OR SUPPLYING AND/OR PRODUCING STORING, FILLING, BREAKING DOWN, TRANSPORTING:- (A) FIREWORKS, AMMUNITION, FUSES, CARTRIDGES, POWDER, NITRO-GLYCERINE, OR ANY EXPLOSIVES. (B) GASES AND/OR AIR UNDER PRESSURE IN CONTAINERS. (C) BUTANE, METHANE, PROPANE, AND OTHER LIQUEFIED GASES. (D) CELLULOID AND PYROXYLIN. (E) PETROCHEMICALS AND ALSO CHEMICALS OF A TOXIC (AS DEFINED UNDER INDIA'S PUBLIC LIABILITY ACT 1991), NOXIOUS, EXPLOSIVE AND/OR HIGHLY FLAMMABLE NATURE. (F) ASBESTOS AND/OR ASBESTOS PRODUCTS. (IT IS UNDERSTOOD AND AGREED, HOWEVER, THAT THE STORAGE, TRANSPORT AND/OR HANDLING IF ANY OF THE SUBSTANCES ABOVE MENTIONED OTHER THAN F) WHICH IS MERELY INCIDENTAL TO THE OPERATION AND/OR TRADE OF THE INSURED NOT OTHERWISE EXCLUDED, IS COVERED.)
15	LOSSES SUFFERED ON OR IN CONNECTION WITH OFFSHORE RIGS.
16	ANY COMPENSATION IN MEDICAL EXTENSION EXPENSES IF THE INJURED IS HOSPITALIZED FOR MORE THAN 12 MONTH DUE TO AN ACCIDENT AS PER THE COVERAGE OPTED IN WC POLICY
17	PANDEMICS/EPIDEMICS AS DECLARED BY WHO AND / OR GOVERNMENT OF INDIA

Nature of work/activity

Policy type:	Unnamed
Entry age limit	As per EC Act
Policy cover	Table A

Subject otherwise to terms and conditions of Employee's Compensation Insurance Policy

Signed for and on behalf of the ICICI Lombard General Insurance Company limited, at Mumbai on this date Nov 05, 2025. The

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

 Mailing Address:
 601 & 602, 6th Floor, Interface 16,
 New Linking Road, Malad (West)
 Mumbai - 400 064

CIN: L67200MH2000PLC129408

Registered Office Address:

 ICICI Lombard House, 414, Veer
 Savarkar Marg, Near Siddhi Vinayak
 Temple, Prabhadevi, Mumbai 400 025

UIN : IRDN115CP0017V02201920

Toll free no : 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail : customersupport@icilombard.com

Website : www.icilombard.com

EMPLOYEE'S COMPENSATION INSURANCE

Policy shall stand cancelled ab initio in the event of nonrealization of premium.

Authorised Signatory

ICICI Lombard General Insurance Company Ltd.



Click [here](#) or scan the QR code to view the Customer Information Sheet (CIS). It provides an overview of the policy features, service and claim processes, as well as other important terms.

GSTIN Reg. No: 05AAACI7904G1ZT

IL GIC GSTIN Address: 167 1 second Mohalla Arya Nagar Rajpur Road, Dehradun Uttrakhand 248001

HSN/SAC code: 997139 GENERAL INSURANCE SERVICES

The stamp duty of ₹ 6 paid in cash or by demand draft or by pay order, vide Receipt/challan no. CSD4920251428 dated Apr 24, 2025.

Scan here for the Policy Terms and Conditions



ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
New Linking Road, Malad (West)
Mumbai - 400 064

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, Veer
Savarkar Marg, Near Siddhi Vinayak
Temple, Prabhadevi, Mumbai 400 025

UIN : IRDAN115CP0017V02201920

Toll free no : 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail : customersupport@icilombard.com

Website : www.icilombard.com

EMPLOYEE'S COMPENSATION INSURANCE

TAX INVOICE

(ORIGINAL FOR RECIPIENT)

Name of the Customer : M/S TRIVENI CONSTRUCTION CO.

Address of the Customer : KAILASH GATE, MUNI KI RETI, MUNI KI RETI, TEHRI GARHWAL, UTTARAKHAND, 249137
INDIA UTTARANCHAL TEHRI GARHWAL PIN - 249137 - 249137

GSTIN/ Unique Id of registered recipient : 05AADFT1232E1ZS

Invoice Number	101125253263	ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED	
Policy Number	4010/415790873/00/000	Bill from Address (IL GSTIN Address)	First Floor ,Shri Siddhbali Tower, Khasra No 2449/1Uncha Pul Main Road, Jwalapur Haridwar Dist. Haridwar Pin Code - 249407, Uttrakhand, Uttarakhand, 249407
Invoice Date	05/11/2025	GSTIN	05AAACI7904G1ZT

Sr. No	Particulars	PAN	SAC Code of service	Amount (₹)
1	GENERAL INSURANCE SERVICES	AAACI7904G	997139	11346

Total value of services (Premium Value without Tax) (₹)			11346
Sr No.	Applicable taxes	Rate of applicable taxes (%)	Tax Amount (₹)
1	CGST	9	1021.14
2	SGST	9	1021.14
3	IGST	0	0
4	UTGST	0	0
Total Tax Amount (₹)			2042.28
Whether tax payable under reverse charge?			No
Tax payable by the receiver (₹)			0
Total Premium inclusive Tax (₹)			13388.28

Place of Supply: UTTARAKHAND

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.