



## CONTRACTORS ALL RISK POLICY SCHEDULE

<b>Policy No</b>	<b>: 191300/44/2026/18</b>	<b>Cover Note Dt</b>	<b>:</b>
<b>Cover Note No</b>	<b>:</b>	<b>Issuing Office Code</b>	<b>: 191300</b>
<b>Insured's Code</b>	<b>: 195683851</b>	<b>Issuing Office Name</b>	<b>: KBO RING ROAD 1 RAIPUR (GSTIN: 2</b>
<b>Insured's Name</b>	<b>: UGRIDP AND LAXMI DATT BINWAL (GSTIN: 05AJOPB1851H1ZG)</b>	<b>Address</b>	<b>: MIG -15 SECTOR -1 SHANKAR NAGAR BEHIND BILASA BLOOD BANK RAIPUR RAIPUR CHATTISGARH 492001</b>
<b>Address</b>	<b>: Principle Name-Uttarakhand Disaster Preparedness and Resilience Project. Contractor/Sub Contractors Name- LAXMI DATT BINWAL</b> <b>Project Period : 18-05-2025 TO 17-11-2025</b> <b>LOHAGHAT, NEAR PWD COLONY, CHAMPAWAT, UTTARAKHAND-262524</b> <b>PITHORAGARH UTTARAKHAND 262501</b>	<b>Tel /Fax /Email</b>	<b>: 9168727775 / 0771-4033452 / 191300@orientalinsurance.co.in</b>
<b>Tel /Fax /Email</b>	<b>: / / 0 / NA</b>	<b>Tel /Fax /Email</b>	<b>:</b>

**Agent/Broker Details**

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

Period of Insurance : FROM 16:33 ON 10/06/2025 TO MIDNIGHT OF 17/11/2025

Collection No & Dt : DC\_I\_IND 9105001902 - 10/06/2025 GST INVOICE NO :222430889 UIN :0

Gross Premium : 3,54,039 GST : 63,727 Stamp Duty : .5 Total : 4,17,766

### RISK DETAILS

<b>Site of Erection</b>	<b>: CONSTRUCTION OF 105 M SPAN INTERMEDIATE LANE MOTOR BRIDGE OVER SARYU RIVER IN BANKOT BADIGIRI SAPTESHWAR MOTOR ROAD IN DISTRICT PITHORAGARH SARYU RIVER IN BANKOT BADIGIRI SAPTESHWAR MOTOR ROAD IN DISTRICT PITHORAGARH IN THE STATE OF UTTARAKHAND PITHORAGARH</b>
<b>Description of the Project</b>	<b>: CONSTRUCTION OF 105 M SPAN INTERMEDIATE LANE MOTOR BRIDGE OVER SARYU RIVER IN BANKOT BADIGIRI SAPTESHWAR MOTOR ROAD IN DISTRICT PITHORAGARH</b>
<b>Escalation %</b>	<b>: 0</b>

### Section I - Material Damage

<b>Insured Items</b>	<b>Sum Insured</b>

Place : RAIPUR



Date : 10/06/2025



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](http://www.orientalinsurance.org.in)

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

Digitally Signed

Authorised Signatory

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

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**Attached to and forming part of policy number 191300/44/2026/18**

1. Contractworks (Permanent and Temporary works including all materials to be incorporated therein) -	
1.1 Contract price	14,75,00,000
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 STFI Inclusion Cover	14,75,00,000
4.5 Earthquake Cover	14,75,00,000

**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 Fourteen Crores Seventy-Five Lakhs Only

Total Premium In Words : Indian Rupees Four Lakhs Seventeen Thousand Seven Hundred Sixty-Six Only

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

EarthQuake Cover,	12	Months
STFI Inclusion Cover,	12	Months

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

Terrorism Cancellation Clause

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

ADD ON COVERS:

FLEXA (Fire, Lightning, Explosion, Aircraft)-Full SI

STFI (Storm, Tempest, Flood, Inundation) and/or RSMD (Riot Strike Malicious Damage)-Full SI

Earthquake and/or Act of God Perils -Full SI

Owners' Surrounding Property with Flexa Cover-10% of SI

Automatic Reinstatement Clause-10% of SI

Loss Minimisation Expenses -10 Lacs

Professional Fees-10 Lacs

Clearance and removal of debris- 10 Lacs

Loss Of Document-10 Lacs

Cover for Offsite Storage/fabrication-20 Lacs

TPL with Cross Liability excluding Maintenance Period-10% of SI

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Escalation of Sum Insured-10% of SI  
Additional Customs Duty-20 Lacs  
Cover for Contractor Plant and Machinery-5% of SI up to Rs.10 Lac  
Extended Maintenance Cover(In Months)-12  
Design Defect Cover DE -3 Covered  
Vibration, Removal or Weakening of Support-Covered  
50/50 Clause-Covered  
72 hrs. Clause-Covered  
Expediting Cost including Air Freight & Express Freight-30% of Claim Amt Covered  
Nominated surveyor clause-Covered  
Wavier of Contribution-Covered  
Wavier of Subrogation-Covered  
On account payment Clause-Covered  
Designation Of Property Clause -Covered  
Care Custody & Control Clause ( within sum insured)-Covered.

Warranted that the work has not yet started. . Warranted that there is no known or reported loss as on date.

Excess - For Other Works

- i. Normal 10% of the claim amount subject to min of INR 25,00,000/-
- ii. AOG / Major Perils/ Collapse 10% of the claim amount subject to min of INR 1,00,00,000/-

Excess For Design Defect (Normal)- 5 Times of AOG Perils

**ADD-ON COVERS AND LIMITS ARE AS UNDER:**

1. Owners' Surrounding Property with Flexa Cover- 10% of SI
2. Automatic Reinstatement Clause- 10% of SI
3. Loss Minimisation Expenses - 1 Cr
4. Professional Fees- 50 Lac
5. Clearance and Removal of Debris- 1 Cr
6. Loss Of Document- 50 Lac
7. Cover for Offsite Storage/fabrication- 1 Cr
8. Non BOQ Items Coverage- 50 Lac
9. Third Party Liability Cover With Cross Liability in Policy period EXCLUDING Maintenance period- 10% of SI
10. Escalation of Sum Insured- 10% of SI
11. Additional Customs Duty- 50 Lac
12. Cover for Contractor Plant and Machinery- 25 Lacs
13. Extended Maintenance Cover(In Months)- 12
14. Design Defect Cover- DE -3 Covered
15. Vibration, Removal or Weakening of Support- Covered
16. 50/50 Clause- Covered
17. 72 hrs. Clause- Covered
18. Express Freight including Air Freight/ Expediting cost including Air Freight & Express Freight- 30% of Claim Amt
19. Nominated surveyor clause- Covered
20. Wavier of Contribution- Covered
21. Wavier of Subrogation- Covered
22. On account payment Clause- Covered
23. Designation Of Property Clause - Covered
24. Care Custody & Control Clause ( within sum insured)- Covered

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**Attached to and forming part of policy number 191300/44/2026/18**

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 ab initio (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 10TH DAY OF JUNE 2025

For and on behalf of  
The Oriental Insurance Company Limited

Entered By : SUYASH SAHU

Examined By : Gaurav Pratap Singh

Policy Printed By : 740071 IP :

Policy Printed On : 11-JUN-25 11:34:16 MAC :

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