

पॉलिसी संख्या / Policy Number: <b>340100442410000269</b>	व्यवसाय स्रोत/ Business Source: 910043
<b>जारीकर्ता कार्यालय/Issuing Office</b> कार्यालय कोड/ Office Code: 340100 कार्यालय पता/ Office Address: NEW DELHI CBO UNIT KONNECTUS Tower, Bavbhati Marg, 803 B, Tower 3, 8th Floor, Opposite New Delhi Railway Station - Ajmeri Gate Side - 110002. राज्य कोड/State Code: 7, Delhi जीएसटीएन/GSTIN: 07AACN9967E1Z5 संपर्क संख्या/Contact Number: मोबाइल संख्या /Mobile Number: 0	<b>विक्रय चैनल विवरण/ Sales Channel Details</b> कोड/ Code: 91004300000001 नाम/ Name: SALASAR SERVICES INSURANCE BROKERS PVT LTD - HO संपर्क संख्या/Contact Number: 9903848005

**Customer Care Toll Free Number:**  
**1800 345 0330**  
**email:customer.support@nic.co.in**

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, ज़िला/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		
एसजीएसटी/वृटीजीएसटी / SGST/UTGST	₹ 0.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800250210448564 दिनांक/Dt. 10/02/2025
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
<b>कुल राशि /Total Amount</b>	<b>₹ 6,36,199.00</b>	पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date	लागू नहीं /NA

(रुपए/Rupees Six Lakh Thirty Six Thousand One Hundred Ninety Nine केवल/Only.)

\*सरकारी सम्बिली Government ₹ 0.00  
Subsidy:

#### 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
<b>Additional Information:</b> 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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<b>जारीकर्ता कार्यालय/Issuing Office</b> कार्यालय कोड/ Office Code: 340100 कार्यालय पता/ Office Address: NEW DELHI CBO UNIT KONNECTUS Tower, Bavbhati Marg, 803 B, Tower 3, 8th Floor, Opposite New Delhi Railway Station - Ajmeri Gate Side - 110002. राज्य कोड/State Code: 7 , Delhi जीएसटीएन/GSTIN: 07AACN9967E1Z5 संपर्क संख्या/Contact Number: मोबाइल संख्या /Mobile Number: 0	<b>विक्रय चैनल विवरण/</b> <b>Sales Channel Details</b> कोड/ Code: 91004300000001 नाम/ Name: SALASAR SERVICES INSURANCE BROKERS PVT LTD - HO संपर्क संख्या/Contact Number: 9903848005

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 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 विशेष 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'**

इंश्योरेन्सइंडियालिमिटेड ओम्बडसमैन 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 डूटी  
**Stamp Duty:**  
 (₹ 0.00 )

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

पॉलिसी संख्या / <b>Policy Number:</b> <b>340100442410000269</b>	व्यवसाय स्रोत/ <b>Business Source:</b> 910043
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## अनुलग्नक I / ANNEXURE I— लागू खंडों की सूची/ List of Applicable Clauses

क्लॉज सं./ Clause No.	शीर्षक/Title
	<b>SUBJECTIVITY :</b> 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.  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 tunnelling construction be part of the project  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 & CPM.  <b>Warranties/Endorsements/Special Conditions &amp; Exclusions -</b>  Section warranty - As per existing treaty  Warranty for wet risk - As per treaty ( Munich Re wet risk endorsement )  Warranty concerning safety measures with respect to precipitation, flood and inundation  Warranty concerning structures in EQ Zone. Not applicable for Zone 3 and ZOne 4 locations  Warranty - Piling construction if applicable  Exclusion of loss or damage to Crops, Forests and Cultures  Special warranty for camps & stores - 0.5 Cr AOA/AOP  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 <b>DESCRIPTION :</b> Name of the Principal- U - PREPARE  Name of Contractor- M/S LAXMI DATT BINWAL  Address of Contractor- Near PWD Colony Lohaghat , Distt. Champawat -262524  Location & 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- Bijli motor road in Distt. Nainital, Uttarakhand.  Occupancy: 111127 -Bridges on rivers/creeks, dams/coffer dams, aqua ducts, via-ducts, barrages, structure works in water, Weir-cum-causeway  Risk Location: Construction of 120 M Span Double lane R.C.C. prestress concrete bridge over sher nala in KM 82 of

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

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

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

## टैक्स इनवॉयस/TAX INVOICE

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

इनवॉयस दि.तिथ/Invoice Date: 10/02/2025

## आपूर्तिकर्ता का विवरण/Details of Supplier:

नेशनल इन्श्योरेन्स कंपनी लिमिटेड/National Insurance Company Limited.,  
 NEW DELHI CBO UNIT KONNECTUS Tower, Bavbhati Marg, 803 B, Tower 3, 8th Floor, Opposite New Delhi Railway Station - Ajmeri Gate Side - 110002  
 राज्य/State : 7, Delhi  
 जीएसटीआईएन 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,  
 ज़िला/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 :

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

कुल इनवॉयस मूल्य (अंकों में )**Total Invoice Value (In figures) : ₹ 6,36,199**कुल इनवॉयस मूल्य (शब्दों में)**Total Invoice Value (In words) : रुपए/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 इन्श्योरेन्स कंपनी लिमिटेड/  
**For and on behalf of National Insurance Company Limited**

अधिकृत हस्तात्कर्ता/ Authorized Signatory

