



ARKS UNIVERSAL (P) LTD

CIN: U45100UR2011PTC000023

Regd. Office: A1 Tower, First Floor, Shop No.02,
39/1, Ballupur, Chakrata Road, Dehradun,
Uttarakhand - 248001

Phone No: 0135- 3503940

E-Mail: arks.office1@gmail.com

GST No- 05AAKCA1308A1ZH

Letter No: ARKS/SUPLI/25-26/11

Date:- 20.05.2025

To,
The Executive Engineer
Construction Division,
F-PIU PWD-Tharali

LOA No.- 72/10(1) BR/RFB IR/UPREPARE/2025 Dated: 30/01/2025

Reference: (Construction of 90M Span Pedestrian Bridge & its approach over Kel River at Supligad in District Chamoli.)

Subject- Submission of Contractor's All Risk (CAR) Insurance Policy.

Dear Sir,

With reference to the above-mentioned subject and the Construction of 90M Span Pedestrian Bridge & its approach over Kel River at Supligad in District Chamoli we are hereby submitting the Contractor's All Risk (CAR) insurance policy for your reference and necessary action. The CAR policy is valid up to 30-07-2026.

Please review the enclosed policy document, and kindly confirm receipt. Should any further information or clarification be required, feel free to contact us at your convenience.

Thanks & Regards,

For- ARKS UNIVERSAL PVT. LTD.

M/s ARKS Universal Pvt. Ltd.

A handwritten signature in blue ink, appearing to read 'Authorised Signatory'. It is positioned below the company name and above the title '(Authorised Signatory)'.

(Authorised Signatory)

| | |
|--|--|
| पॉलिसी नंबर/ Policy Number: 462200442510000004 | 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 जीएसटीआइन/GSTIN: 05AACN9967E1Z9 संपर्क संख्या/Contact Number: 1334 223794 मोबाइल नंबर/Mobile Number: 0 | विक्रय चैनल विवरण/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@nic.co.in |
| | |
| | |

| | | |
|--|--------------------------------------|-------------------|
| ग्राहक का नाम /Customer Name: M/S ARKS UNIVERSAL PRIVATE LIMITED | ग्राहक आईडी /Customer ID: 9702311326 | पैन /PAN: *****8A |
| पता/ Address: 1ST FLOOR , SHOP NO 2, A1 TOWER, CHAKRATA ROAD, PATIL DENTAL CLINIC & IMPLANT CENTRE, BALLUPUR ROAD, DEHRADUN, शहर/City: DEHRADUN, ज़िला/District: DEHRADUN, राज्य/State: UTTARAKHAND, ज़िन/PIN: 248001. | आधार /AADHAR: | |
| सेत/Cell: *****58 | फोन /Phone: *****58 | |
| | ई-मेल /E-Mail: *****er@gmail.com | |

पॉलिसी: 20/05/2025 के 00:00 से 30/07/2026 की मध्य रात्रि तक प्रभावी /Policy Effective from 00:00 hours, on 20/05/2025 to midnight of 30/07/2026

| | | | |
|---|---------------|--|--|
| प्रीमियम/ Premium | ₹2,93,649.00 | कवर नोट संख्या और तिथि / Cover Note Number and Date | लागू नहीं /NA |
| Less:Digital Discount | ₹ 0.00 | | |
| Total Premium | ₹ 2,93,649.00 | | |
| सीजीएसटी/CGST | ₹ 26,428.00 | | |
| एसजीएसटी/यूटीजीएसटी / SGST/UTGST | ₹ 26,428.00 | प्रस्ताव संख्या और तिथि/ Proposal Number and Date | 8800250425818984 दिनांक/Dt. 25/04/2025 |
| आईजीएसटी/IGST | ₹ 0.00 | | |
| 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 | 462200812510000497 दिनांक/Dt. 20/05/2025 |
| कुल राशि /Total Amount | ₹ 3,46,505.00 | पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date | लागू नहीं /NA |

(रुपए/Rupees Three Lakh Forty Six Thousand Five Hundred Five केवल/Only.)

*सरकारी सम्बिद्धी Government Subsidy: ₹ 0.00

| | |
|---|---|
| Principal Name: PIU-PWD, U-PREPARE, DEHRADUN | Address: 5TH FLOOR, USDMA BUILDING,36 IT PARK, SAHASTADHARA ROAD DEHRADUN,Uttarakhand,Dehradun,Dehradun,248001 |
|---|---|

| | |
|---|--|
| Contractor Name: M/S ARKS UNIVERSAL P LTD | Address: A1 TOWER, FIRST FLOOR,SHOP NO 2, 39/1 BALLUPUR CHAKRATA ROAD, Dehradun,Uttarakhand,Dehradun,248001. |
|---|--|

| Details of the Project | | | |
|---------------------------|--|---|------------|
| Name of the Project | 90 M SPAN PEDESTRIAN BRIDGE AND ITS APPROACH OVER KEL RIVER AT SUPLIGAD IN DISTT CHAMOLI | Date of Arrival of First Material at site | 20/05/2025 |
| Classification | Bridges Either Super or Sub Structure only covered | Construction Period in Months | 15 |
| Location of the work site | BRIDGE OVER KEL RIVER,AT SUPLIGAD IN DISTT CHAMOLI,Uttarakhand,Chamoli,Chamoli,246424 | | |

| Section I- Material Damage | | |
|----------------------------|------------------|--------------------------------|
| Item Details | Sum Insured | Escalation % Escalation Amount |
| (c) Cost of Construction | ₹ 5,78,93,946.00 | 0 ₹ 0.00 |

| | |
|--|---|
| पॉलिसी नंबर/ Policy Number: 462200442510000004 | 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 जीएसटीआइन/GSTIN: 05AACN9967E1Z9 संपर्क संख्या/Contact Number: 1334 223794 मोबाइल नंबर/Mobile Number: 0 | विक्रय चैनल विवरण/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@nic.co.in |

| Cover Description | Details | Cover Description | Sum Insured |
|--------------------------|----------------------------|-------------------------------|-------------------------|
| Higher Excess Discount % | 2 times the minimum excess | Earth Quake STFI Inclusion | ₹ 5,78,93,946.00 Yes |

| | |
|---|--|
| पॉलिसी नंबर/ Policy Number: 462200442510000004 | 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 जीएसटीआइन/GSTIN: 05AACN9967E1Z9 संपर्क संख्या/Contact Number: 1334 223794 मोबाइल नंबर/Mobile Number: 0 | विक्रय चैनल विवरण/ 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@nic.co.in |
| | |
| | |

Section II Third Party Liability

| | | | |
|--|---------|------------------------|-----|
| Limit of Indemnity for Any one Accident | 5000000 | Cross Liability Cover | Yes |
| Limit of Indemnity for All Accidents during the period | 5000000 | TPL During Maintenance | No |

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

| खंड सं./ Clause No. | विवरण/Description |
|-------------------------------|--|
| 700001102 | Exclusion of Loss of Stabilizing Fluid |
| 700001103 | Road Construction |
| 700001101 | Pipeline Construction |
| 700001104 | Paling 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: Principal Name : Program Director, PMU- (U-PREPARE)

Contractor Name : ARKS Universal Pvt Ltd

Location/ Site of work : Over Kel River At Supligad In Distt Chamoli

SI : INR 5,78,93,946/-

Nature of Project : Construction of 90 M Span Pedestrian Bridge And Its Approach Over Kel River At Supligad In Distt Chamoli.

Period of Insurance : 15 month + 24 EMP

Loss Limit (for losses arising out of AOG perils incl Landslide / Rock slide) net of deductible - INR 1 Crs AOA and in Aggregate

All Add on sub limits shall be within the main loss limit and not additional.

EXCESS :

AOG(incl rockslide/landslide)/Major Perils/Fire & explosion/Collapse/ EMP - 20% of the claim amount subject to min of INR 100 Lacs

Other perils -10% of the claim amount min of INR 25 Lacs

Theft & Burglary : 25% of the claim amount subject to a minimum of 50 lacs

Design Defect- 5 times of AOG excess

Subjectivity :

Subject to No Known or Reported Losses (NKORL 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.

Temporary civil works, if any are 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 tunneling construction be part of the project.

Subject to No wet risk involved in the project

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

The total project period should not exceed 96 months .Any further extension is not automatic and to be referred and agreed by the insurer.

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

Warranties/Endorsements/Special Conditions & Exclusions

Section Warranty for road works . However this will not be applicable for approach roads.

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

Warranty concerning structures in EQ zones

Warranty - Piling construction

Warranty - Existing underground cables

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.

| | |
|--|--|
| पॉलिसी नंबर/ Policy Number: 462200442510000004 | 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 जीएसटीआइन/GSTIN: 05AACN9967E1Z9 संपर्क संख्या/Contact Number: 1334 223794 मोबाइल नंबर/Mobile Number: 0 | विक्रय चैनल विवरण/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@nic.co.in |
| | CD exclusion clause / Sanction and Limitation clause <p>जिसकी गवाही में 20/May/2025 को उपरोक्त उल्लिखित कार्यालय पते पर अधोहस्ताक्षरी को विधिवत् 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 हैं, 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</p> <p>WITNESS WHEREOF, the undersigned being duly authorized hereunto set his/ her hand at the office address mentioned above, this 20/May/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'</p> |

इन्श्योरेन्ससइंडियालिमिटेड ओम्बडसमैन 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@cioins.co.in.

स्टांप रुपी
Stamp Duty:
 (₹ 0.50)

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

| | |
|--|--|
| पॉलिसी नंबर/ Policy Number: 462200442510000004 | 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 जीएसटीआइन/GSTIN: 05AACN9967E1Z9 संपर्क संख्या/Contact Number: 1334 223794 मोबाइल नंबर/Mobile Number: 0 | विक्रय चैनल विवरण/ 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@nic.co.in |
| | |

Excess for Section I and II

| Type of Excess | Deductible Excess Details |
|--------------------|--|
| Normal Period | 5% of Claim amount sujetc to minimum of Rs.5000000 |
| Maintenance Period | NIL |
| AOG Perils | 5% of Claim amount sujetc 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 | 3,46,505.00 | 20-05-2025 |

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

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

टैक्स इनवॉयस/TAX INVOICE

इनवॉयस क.स./Invoice Serial No: 30346E5PE0000004

इनवॉयस का तिथि/Invoice Date: 20/05/2025

आपूर्तिकर्ता का विवरण/Details of Supplier:

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

प्राप्तकर्ता का विवरण/Details Of Receiver : M/S ARKS UNIVERSAL PRIVATE LIMITED

पता/Address : 1ST FLOOR , SHOP NO 2, A1 TOWER, CHAKRATA ROAD, PATIL DENTAL CLINIC & IMPLANT CENTRE, BALLUPUR ROAD, DEHRADUN
शहर/City : DEHRADUN,
ज़िला/District: DEHRADUN,
राज्य/State: UTTARAKHAND,
पिन/PIN: 248001.

आपूर्ति का स्थान/Place Of Supply State :

उत्तराखण्ड/Uttarakhand

राज्य कोड/State Code :

5

जीएसटीआईएन नंबर/GSTIN No :

05AAKCA1308A1ZH

यूआयएन नं. UIN No :

NA

| सेवा 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 | | |
|-------------------|--------------------------------------|-----------------|--------------|------------------------------------|-----------------------|----------------|---------------------------------|----------------|---------------|----------------|-------------------|
| | | | | | दर/Rate | राशि/Amount(₹) | दर/Rate | राशि/Amount(₹) | दर/Rate | राशि/Amount(₹) | Kerala Flood Cess |
| 997137 | Other property insurance services | 2,93,649 | 0% | 2,93,649 | 9% | 26,428 | 9% | 26,428 | 0% | 0 | 0 |
| TOTAL | | 2,93,649 | | 2,93,649 | | 26,428 | | 26,428 | | 0 | 0 |

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures) : ₹ 3,46,505

कुल इनवॉयस मूल्य (शब्दों में) Total Invoice Value (In words) : रुपए/Rupees Three Lakh Fourty Six Thousand Five Hundred Five केवल/Only.

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

E.&O.E

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

अधिकृत हस्तात्करक्ता/ Authorized Signatory

