

Letter No: ARKS/PMU/24-25/08

Date: 13.10.2025

To,
**The Authority Engineer,
Provincial Division
PWD, Pauri Uttarakhand**

LOA No.- LOA NO: 417/15/BR/RFB-EPC/UGRIDP/2023

**Reference: (Construction of 150M Span Intermediate Lane Motor Bridge & its approach over
Nayar River for Badkholu village in District Pauri, Uttarakhand State)**

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

Dear Sir/Madam,

We hereby submit the Contractor's All Risk (CAR) Insurance Policy for the aforementioned project.
The details of the policy are as follows:

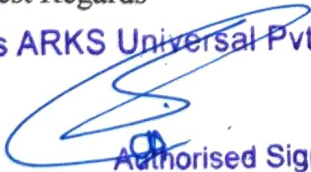
- **Policy Number: 462200442510000006**
- **Coverage Period: 18 months**
- **Validity: Effective up to 08/04/2027**
- **Extended Maintenance Cover: 24 months**
- **Scope of Coverage: Comprehensive insurance covering all construction-related risks and associated construction operations throughout the contract period.**

This policy ensures full compliance with contractual and regulatory requirements for construction insurance and provides necessary risk mitigation for the duration of the project.

Kindly acknowledge receipt of the submitted policy.


Best Regards

M/s ARKS Universal Pvt. Ltd.



Authorised Signatory

ARKS UNIVERSAL PVT.LTD.
(Authorised Signatory)

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| पॉलिसी अनुसूची/ Policy Schedule- Contractor All Risk | |  | |
| पॉलिसी नंबर/ Policy Number: 462200442510000006 | 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: 05AAACN9967E1Z9 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 UIN No: IRDAN058CP0083V01201920 कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number:1800 345 0330 ईमेल/email:customer.support@nic.co.in 9920501906 | | |

| | | |
|--|--------------------------------------|-------------------|
| 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, जिला/District: DEHRADUN, राज्य/State: UTTARAKHAND, पिन/PIN: 248001. | आधार /AADHAR: | |
| सेल/Cell: *****58 | फोन /Phone: *****58 | |
| | ई-मेल /E-Mail: *****er@gmail.com | |

| | | | |
|---|---------------|--|--|
| पॉलिसी: 09/10/2025 के 13:00 से 08/04/2027 की मध्य रात्रि तक प्रभावी /Policy Effective from 13:00 hours, on 09/10/2025 to midnight of 08/04/2027 | | | |
| प्रीमियम/ Premium | ₹4,51,817.00 | कवर नोट संख्या और तिथि / Cover Note Number and Date | लागू नहीं /NA |
| Less:Digital Discount | ₹ 0.00 | | |
| Total Premium | ₹ 4,51,817.00 | | |
| सीजीएसटी/CGST | ₹ 40,663.00 | प्रस्ताव संख्या और तिथि/ Proposal Number and Date | 8800251010528810 दिनांक/Dt. 10/10/2025 |
| एसजीएसटी/यूटीजीएसटी / SGST/UTGST | ₹ 40,663.00 | | |
| 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 | 462200812510001753 दिनांक/Dt. 09/10/2025 |
| कुल राशि /Total Amount | ₹ 5,33,148.00 | पिछली पॉलिसी संख्या और समाप्ति तिथि / Previous Policy Number and Expiry Date | लागू नहीं /NA |
| (रूपए/Rupees Five Lakh Thirty Three Thousand One Hundred Forty Eight केवल/Only.) | | | |
| *सरकारी सब्सिडी Government Subsidy: | ₹ 0.00 | | |

| | |
|---|--|
| Principal Name: PROJECT MANAGEMENT UNIT,U-PREPARE DEHRADUN | Address: 4TH FLOOR DDPM TOWER,HARIDWAR BYPASS ROAD AJABPUR KHURD,Uttarakhand,Dehradun,Dehradun,248001 |
|---|--|

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

| Details of the Project | | | |
|----------------------------|--|--|---|
| Name of the Project | Construction of 150 m span intermediate lane Motor bridge and its approach over Nayar River for Badkholu village in district Pauri | Date of Arrival of First Material at site | 09/10/2025 |
| Type of Risk | Bridges on Rivers/Creeks, Dams/Coffer Dams, Aqua ducts, Viaducts, Barrages, Weir cum cause way, Structures/Works in water | Construction Period in Months | 18 |
| Classification | Bridges Super Structure + Sub Structure covered | Location of the work site | OVER NAYAR RIVER,BADKHOLU VILLAGE,Uttarakhand,Pa uri Garhwal,Pauri,246001 |


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| पॉलिसी अनुसूची/ Policy Schedule- Contractor All Risk | |
| पॉलिसी नंबर/ Policy Number: 462200442510000006 | 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: 05AAACN9967E1Z9 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 UIN No: IRDAN058CP0083V01201920 कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number: 1800 345 0330 ईमेल/email: customer.support@nic.co.in 9920501906 |



| Section I- Material Damage | | |
|----------------------------|-------------------|-----------------------------------|
| Item Details | Sum Insured | Escalation % Escalation Amount |
| (c) Cost of Construction | ₹ 13,48,49,990.00 | 0 ₹ 0.00 |

| Cover Description | Details |
|-----------------------------------|----------------------------|
| Extended Maintenance Visits Cover | 24 Months |
| Higher Excess Discount % | 2 times the minimum excess |

| Cover Description | Sum Insured |
|-------------------|-------------------|
| Earth Quake | ₹ 13,48,49,990.00 |
| STFI Inclusion | Yes |

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| पॉलिसी अनुसूची/ Policy Schedule- Contractor All Risk | |  |
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| खंडों, पृष्ठांकनों, वारंटी/ 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 |

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| Remarks: Name of the Contractor :M/S. ARKS Universal Pvt Ltd. Sum Insured : INR 13,48,49,990/- Project details : Construction Of 150M Span Intermediate Lane Motor Bridge & Its Approach Over Nayar River For Badkholu Village In District Pauri Project Period : 18 Months + 24 months EMP Loss Limit (for all types of perils) Net of deductible - INR 2.5 Crs AOA and INR 5 Cr in aggregate. All Add on sub limits shall be within the main loss limit and not additional. | |
| Terms as:- No cover for losses arising out of design defects Subject to No Known or Reported Losses Temporary civil works, if any are covered provided value of such works is declared separately and included in total Project Sum Insured Subject to no tunnelling construction be part of the project. Subject to no hilly terrain/ghat area be part of the risk. Subject to the project is not earlier insured The total project period should not exceed 96 months .Any further extension is not automatic and to be referred and agreed by the NICL Subject to no coverage of foreign debris, dewatering expense, desilting expense, shuttering & scaffolding expenses . Warranties/Endorsements/Special Conditions & Exclusions Munich Re's Wet Risk Endorsement Warranty concerning safety measures with respect to precipitation, flood and inundation Warranty - Piling construction Warranty - Existing underground cables Exclusion of loss or damage to Crops, Forests and Cultures Special warranty for camps & stores - 0.25 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 / Sanction and Limitation clause Excess : AOG/Major Perils/Fire & explosion/Collapse/ EMP - 10% of the claim amount subject to min of INR 75 Lacs Other perils -10% of the claim amount min of INR 25 Lacs. Other terms as per CAR Tariff. | |

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| पॉलिसी अनुसूची/ Policy Schedule- Contractor All Risk | |
| पॉलिसी नंबर/ Policy Number: 462200442510000006 | 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 विवरण/ Sales Channel Details: विक्रय चैनल कोड /Sales Channel Code: 9000199007 नाम /Name: Mr Harvinder Singh Uppal संपर्क संख्या/Contact Number: 9837137161 UIN No: IRDAN058CP0083V01201920 कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free Number:1800 345 0330 ईमेल/email:customer.support@nic.co.in 9920501906 |



जिसकी गवाही में **10/October/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 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 10/October/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'**

इंश्योरेंसईंडियालिमिटेड ओम्बड्समैन 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.

स्टॉप ड्यूटी
Stamp
Duty:
(₹ 0.50)

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

पॉलिसी नंबर/ **Policy Number:**
462200442510000006

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: 05AAACN9967E1Z9
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

UIN No:
IRDAN058CP0083V01201920
कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll
Free Number:1800 345 0330
ईमेल/email:customer.support@nic.co.in
9920501906

Excess for Section I and II

| Type of Excess | 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.10000 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 | 5,33,148.00 | 09-10-2025 |

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: 30346E5PE0000006

इनवॉयस तिथि/Invoice Date: 10/10/2025

आपूर्तिकर्ता का विवरण/Details of Supplier:

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

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,
जिला/District: DEHRADUN,
राज्य/State: UTTARAKHAND,
पिन/PIN: 248001.

आपूर्ति का स्थान/Place Of
Supply State : Uttarakhand
राज्य कोड/State Code : 5
जीएसटीआईएन नंबर/GSTIN No : 05AAKCA1308A1ZH
यूआयएन नं./UIN No : NA

| सैक 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 | | Kerala Flood Cess |
|------------------|--------------------------------------|--------------|--------------|------------------------------------|-----------------------|----------------|--------------------------------|----------------|---------------|----------------|-------------------|
| | | | | | दर/Rate | राशि/Amount(₹) | दर/Rate | राशि/Amount(₹) | दर/Rate | राशि/Amount(₹) | राशि/Amount(₹) |
| 997137 | Other property insurance services | 4,51,817 | 0% | 4,51,817 | 9% | 40,663 | 9% | 40,663 | 0% | 0 | 0 |
| TOTAL | | 4,51,817 | | 4,51,817 | | 40,663 | | 40,663 | | 0 | 0 |

कुल इनवॉयस मूल्य (अंकों में) Total Invoice Value (In figures) : ₹ 5,33,148

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

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

E.&O.E

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

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

