



## CONTRACTORS ALL RISK POLICY SCHEDULE

<b>Policy No</b>	<b>: 191300/44/2026/106</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>: 202504286</b>	<b>Issuing Office Name</b>	<b>: KBO RING ROAD 1 RAIPUR (GSTIN: 2</b>
<b>Insured's Name</b>	<b>: PWD AND DOON INFRASTRUCTURE (GSTIN: 05AAFFD7692C1ZI)</b>	<b>Address</b>	<b>: MIG -15 SECTOR -1 SHANKAR NAGAR BEHIND BILASA BLOOD BANK RAIPUR RAIPUR CHATTISGARH 492001</b>
<b>Address</b>	<b>: WEST REST CAMP, 5A, WEST REST CAMP, WEST REST CAMP, DEHRADUN, Dehradun, Uttarakhand, 248001</b>		

DEHRADUN UTTARAKHAND 248001

<b>Tel /Fax /Email</b>	<b>: / / 0 / NA</b>	<b>Tel /Fax /Email</b>	<b>: 9168727775 / 0771-4033452 / 191300@orientalinsurance.co.in</b>
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### Agent/Broker Details

<b>Dev.Off.Code</b>	<b>:</b>	
<b>Agent/Broker</b>	<b>:</b>	<b>LC0000000753 M/S AAVIK INSURANCE BROKERS PRIVATE LIMITED</b>
<b>Address</b>	<b>:</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>:</b>	<b>/9818134999/</b>

Period of Insurance : FROM 00:00 ON 17/11/2025 TO MIDNIGHT OF 06/12/2026

Collection No & Dt : DC\_I\_IND 9105007172 - 17/11/2025 GST INVOICE NO :2224116322 UIN :0

<b>Gross Premium</b>	<b>: 2,47,076</b>	<b>GST</b>	<b>: 44,474</b>	<b>Stamp Duty</b>	<b>: .5</b>	<b>Total</b>	<b>: 2,91,550</b>
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### RISK DETAILS

<b>Site of Erection</b>	<b>:</b>	Contract Agreement No: 18/01/BR/RFB/UGRIDP/2023 dated 29.08.2028., regarding Construction of 50 M Span Intermedinte Lane Steel Truss Motor Bridge Uttarkashi Lambgaon Ghausali Tilwada Motor Rond KM-98 near Hanuman Temple in District Tehri- Issue of Notice to proceed with the work
		TEHRI
<b>Description of the Project</b>	<b>:</b>	Contract Agreement No: 18/01/BR/RFB/UGRIDP/2023 dated 29.08.2028., regarding Construction of 50 M Span Intermedinte Lane Steel Truss Motor Bridge
<b>Escalation %</b>	<b>:</b>	0

### Section I - Material Damage

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

Place : RAIPUR



Date : 17/11/2025



IRDA-REGNO-556

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 191300/44/2026/106**

1. Contractworks (Permanent and Temporary works including all materials to be incorporated therein) -	
1.1 Contract price	7,20,41,849
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 Earthquake Cover	7,20,41,849
4.5 Extended Maintenance Cover	7,20,41,849
4.6 STFI Inclusion Cover	7,20,41,849

**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 Seven Crores Twenty Lakhs Forty-One Thousand Eight Hundred Forty-Nine Only  
 Total Premium In Words : Indian Rupees Two Lakhs Ninety-One Thousand Five Hundred Fifty Only

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

EarthQuake Cover,	24	Months
STFI Inclusion Cover,	24	Months
Extended Maintenance Cover,	24	Months

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

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

Exclusion-Any Direct or indirect loss by infectious or contagious disease

For Retail LOB, Policies shall not be subject to Arbitration Clause.

For Commercial LOB, the parties to the contract may mutually agree and enter into a separate Arbitration Agreement.

Principle Name-OFFICE OF PROGRAM MANAGER, P.LU.-PWD, U-PREPARE, DEHRADUN, UTTARAKHAND 5th Floor, USDMA Building, 36, IT Park, Sahastradhara Rond, Dehradun- Uttarakhand

Project Start Date- 07.09.2025

Premium receipt Date- 07.11.2025

Wet Risk Present-Yes

Place : RAIPUR

Date : 17/11/2025



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1. FLEXA (Fire, Lightning, Explosion, Aircraft)-Full SI
2. STFI (Strom, Tempest, Flood, Inundation) and/or RSMD (Riot Strike Malicious Damage)-Full SI
3. Earthquake and/or Act of God Perils -Full SI
4. TERRORISM - NOT COVERED
5. Owners' Surrounding Property with Flexa Cover-10% of SI
6. Automatic Reinstatement Clause-10% of SI
7. Loss Minimisation Expenses -50 Lac
8. Professional Fees-20 Lac
9. Clearance and Removal of Debris including Foreign debris-50 Lac
10. Loss Of Document-10 Lac
  
11. Cover for Offsite Storage/fabrication-50 Lac
12. Non BOQ Items Coverage-20 Lac
13. Third Party Liability Cover With Cross Liability in Policy period EXCLUDING Maintenance period 10% of SI
14. Escalation of Sum Insured-10% of SI
15. Additional Customs Duty-20 Lac
16. Cover for Contractor Plant and Machinery-5% of SI upto 25 Lac
17. Extended Maintenance Cover(In Months) -24
18. Design Defect Cover DE -3 Covered
19. Vibration, Removal or Weakening of Support-Covered
20. 50/50 Clause-Covered
21. 72 hrs. Clause-Covered
22. Express Freight including Air Freight/ Expediting cost including Air Freight & Express Freight-30% of Claim Amt
23. Nominated surveyor clause-Covered
24. Wavier of Contribution-Covered
25. Wavier of Subrogation-Covered
26. On account payment Clause-Covered
27. Designation Of Property Clause Covered
28. Care Custody & Control Clause ( within sum insured)-Covered
29. Contractor & Sub Contractor Coverage-Covered

**Excess For Other Works :**

Normal-10% of the claim amount subject to min of INR 5000/-

AOG / Major Perils/ Collapse -0% of the claim amount subject to min of INR 200000/-

**Excess For wet Risk:**

Normal-10% of the claim amount subject to min of INR 2250000/-

AOG / Major Perils/ Collapse-10% of the claim amount subject to min of INR 7500000/-

**Excess For Design Defect:**

Normal05 Times of AOG Perils

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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 17TH DAY OF NOVEMBER 2025

Entered By : SUYASH SAHU

Examined By : Gaurav Pratap Singh

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Place : RAIPUR

Date : 17/11/2025



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Policy Printed By : 740071                  IP :

Policy Printed On : 17-NOV-25 11:58:18        MAC :

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Authorised Signatory

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