

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)

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: 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 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, ज़िला/District: DEHRADUN, राज्य/State: UTTARAKHAND, पिन/PIN: 248001. सेल/Cell: *****58	आधार /AADHAR:	
	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		
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 40,663.00	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800251010528810 दिनांक/Dt. 10/10/2025
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	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

(रूपये/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,HARDWAR BYPASS ROAD AJABPUR KHURD,Uttarakhand,Dehradun,Dehradun,248001
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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.
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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,Pauri Garhwal,Pauri,246001

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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 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	Cover Description	Sum Insured
Extended Maintenance Visits Cover	24 Months	Earth Quake	₹ 13,48,49,990.00
Higher Excess Discount %	2 times the minimum excess	STFI Inclusion	Yes

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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

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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जिसकी गवाही में **10/October/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 है, को एक अनुबंध के रूप में एक साथ पढ़ा जाए तथा कोई भी शब्द या अभियक्ति 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/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'**

इन्श्योरेन्सइंडियालिमिटेड 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 ड्यूटी
Stamp Duty:
(₹ 0.50)

कृते नेशनल इन्श्योरेन्स कंपनी लिमिटेड/
For and on behalf of National Insurance Company Limited
अधिकृत हस्तात्करक्ता/ **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: 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 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 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.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 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: 30346E5PE0000006

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

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 : 05AACN9967E1Z9
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 :

Uttarakhand

राज्य कोड/State Code :

5

जीएसटीआईएन नंबर/GSTIN No :

05AACCA1308A1ZH

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		Kerala Flood Cess
					दर/ Rate	राशि/Amount(₹)	दर/ Rate	राशि/Amount(₹)	दर/ Rate	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) : रुपए/Rupees Five Lakh Thirty Three Thousand One Hundred Forty Eight 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 हस्तात्खरकर्ता/ Authorized Signatory

