



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.



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: 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

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

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.

सेल/Cell: *****58

ग्राहक आईडी /Customer ID:
9702311326

पैन /PAN: *****8A

आधार /AADHAR:

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	प्रस्ताव संख्या और तिथि/ Proposal Number and Date	8800250425818984 दिनांक/Dt. 25/04/2025
एसजीएसटी/यूटीजीएसटी / SGST/UTGST	₹ 26,428.00		
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	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

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

*सरकारी सब्सिडी 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:** 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

कस्टमर केयर टॉल फ्री नंबर/Customer Care Toll Free
Number:1800 345 0330

ईमेल/email:customer.support@nic.co.in

Cover Description

Details

Higher Excess Discount %

2 times the minimum
excess

Cover Description

Sum Insured

Earth Quake

₹ 5,78,93,946.00

STFI Inclusion

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: 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
	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, वारंटों/ List of Clauses, Endorsements, Warranties

क्लॉज सं./ Clause No.	विवरण/Description
700001102	Exclusion of Loss of Stabilising Fluid
700001103	Road Construction
700001101	Pipeline 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: 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: 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
	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

जिसकी गवाही में **20/May/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 **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'**

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 ज्यूटी
Stamp
Duty:
(₹ 0.50)

कृते नेशनल इन्श्योरेंस कंपनी लिमिटेड/
**For and on behalf of National
Insurance Company Limited**
अधिकृत हस्ताक्षरकर्ता/ **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: 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

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 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.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 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: 30346E5PE0000004

इनवॉयस तिथि/Invoice Date: 20/05/2025

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,
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 : 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(₹)	
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) : रूपए/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 इन्श्योरेंस कंपनी लिमिटेड/

For and on behalf of National Insurance Company Limited

अधिकृत हस्ताक्षरकर्ता/ Authorized Signatory

