



CONTRACTOR'S ALL RISKS INSURANCE POLICY

Insured's Name	: PRATHMESH & K.K.CONSTRUCTIONS JV		
Insured's Details		Issuing Office Details	
Customer ID	: POA2543822	Office Code	: RAHURI BRANCH 151804 (151804)
Address	: A/P-HOUSE NO 5/88 CHAITHRAM HOUSE KARAKKUNNU MALAPPURAM KERALA KARUVAMBRAM ,KERALA, 676123	Address	: SITAPLAZA COMPLEX, NAGAR MANMAD ROAD RAHURI,413705
Phone No	:	Phone No	: 02426233069 / 02426233070
E-mail/Fax	: kkconstructions81@gmail.com, /	E-mail/Fax	: nia.151804@newindia.co.in / 02426233070
PAN No	: AACFK7237R	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	: 32AACFK7237R1ZX / NA	GSTIN	: 27AAACN4165C3ZP
		SAC	: 997137 (Other property insurance services)

Policy Details			
Policy Number	: 15180444220300000001	Business Source Code	
Period of Insurance	: From:10/01/2023 12:00:01 AM To: 09/07/2025 11:59:59 PM	Dev.Off. level/Broker/Corp. Agent	: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757) Jainuine Insurance Brokers Pvt.Ltd. - (SI00028623),
Date of Proposal	: 10-Jan-23	Agent/Bancassurance/CPS C User	:
Prev. Policy no.	:	Phone No	: 02402350377, 9850049400 / NA
Client Type	: Non-Corporate	E-mail/Fax	: kailash@jainuineinsurance.co.in, / /

Premium	GST	Total	Receipt No. & Date:
1217808	219205	1437013	15180481220000006201 - 24/01/23

* Premium subject to adjustment on completion of the Project

Location of Contract site	Risk Address : 1 PALAKKAD, NA, KOZHINJAMPARA, KERALA, INDIA, 678555
----------------------------------	---

Principal(s)/ Contractor/ sub-contractor Details		
Sl. No.	Name	Address
1	KERALA IRRIGATION INFRASTRUCTURE DEV CORP LTD	A/P KERALA KERALA KERALA

Sl. No.	Description of Contract Works
1	1) KIIFB-KIIDC EXTENSION OF MOLATHARA RIGHT BANK CANAL FROM KARAYAR TO VARATTAYAR (CIVIL WORK) 2) Non Wet Risk(Code 251087) SI ₹1,64,34,95,000/- Wet Risk(Code 111127) SI ₹10,00,00,000/- 3) NA

Sl. No.	Period of Insurance
1	Period of Insurance From : 10/01/2023 12:00:01 AM To : 09/07/2025 11:59:59 PM plus 54 months maintenance period

Section I - Material Damage :

1. 1. Contract works (Permanent and Temporary works including all materials to be incorporated therein)

Sl. No.	1.1) Contract price	1.2) Materials or items supplied by the Principal	2) Any other works and installations not included in 1.1 and 1.2 above (e.g. camp, colony, stores etc. as per list enclosed)	Total Project Sum Insured
1	₹0	₹1743495000	₹0	₹1743495000

3. Contractors Plant and Machinery (Memo 4) as per list enclosed

Item No.	Quantity	Description of Items (Type, Manufacture, Capacity)	Year of Manufacture	Sum Insured (In ₹)	Risk Code	Excess due to AOG Perils	Excess due to Other than AOG Perils	Excess for Boom Section
-----------------	-----------------	---	----------------------------	---------------------------	------------------	---------------------------------	--	--------------------------------



4. Add on Covers			
1.Owners Surrounding Property			
Sl. No.	Limit of Indemnity	Excess	
1	Upto 10% of SI Without Flexa	Policy Excess	
2.Additional Custom Duty			
Sl.	No.Limit of Indemnity	Excess	
1	₹ 0	5 % of Additional Duty	
3. Removal of Debris per occurrence			
Sl.	No.Limit of Indemnity	Excess	
1	₹ 30000000	Policy Excess	
4. Professional Fees			
Sl.	No.Limit of Indemnity	Excess	
1	₹ 0	Policy Excess	
5. Expediting Cost including Air Freight & Express Freight			
Sl.	No.Limit of Indemnity	Excess	
1	₹	Policy Excess	
6. Offsite Storage/ Fabrication			
Sl. No.	Limit of Indemnity	Excess	
1	₹ 0	Policy Excess	
7a. On Increased Replacement Value which may have to be paid on replacement of Item 1.1			
Sl. No.	Limit of Indemnity	Excess	
1	₹0	Policy Excess	
7b. On Increased Replacement Value which may have to be paid on replacement of Item 1.2			
Sl. No.	Limit of Indemnity	Excess	
1	₹0	Policy Excess	
7c. On Increased Replacement Value which may have to be paid on replacement of Item 1.3			
Sl. No.	Limit of Indemnity	Excess	
1	₹0	Policy Excess	
8. Automatic Reinstatement clause			
Sl. No.	Limit of Indemnity	Excess	
1	0	Policy Excess	
9. Loss minimisation expenses			
Sl. No.	Limit of Indemnity	Excess	
1	₹ 0	Policy Excess	
10. Cover for valuable documents			
Sl. No.	Limit of Indemnity	Excess	
1	₹ 0	Policy Excess	
11. Design Defect Cover			
Sl. No.	Limit of Indemnity	Excess	
1	₹NA	5 times Policy Excess	
Section II - Third Party Liability :			
Sl. No.	Limit of indemnity in respect of any one accident or series of accidents arising out of one event	Total limit of Section II during policy period	Any One Person
1	₹100000000	₹100000000	₹100000000
Excesses for Section I and II :			



Sl. No.	1. For Storage & Construction claims	2. For Maintenance period claims	3. For Major peril claims as per Memo 8 of Section I	Terrorism Claims
1	5% of Claim Amount subject to Minimum of ₹ 100000 each claim	5% of Claim Amount subject to Minimum of ₹ 400000 each claim	5% of Claim Amount subject to Minimum of ₹ 400000 each claim	0.5 % of Total Sum Insured subject to minimum of ₹ 1,00,000/- for each and every claim

Excesses For Specific AddOn Covers :

Sl. No.	Description Of Cover	Excess
	Terrorism Covered	Terrorism Premium
	NO	0
	Risk Serial No.	Earth Quake Cover
	1	YES
	Risk Serial No.	STFI Cover
	1	YES

Installment Details

Installment Number	Installment Date on or before	Installment Amount (₹)	
		Premium	GST
1	10/01/2023	487124	87682
2	09/11/2023	487124	87682
3	07/09/2024	243560	43841

ENDORSEMENTS ATTACHED TO & FORMING PART OF THE POLICY

Sl. No.	Endorsement Number	Endorsement Title
	ENG 003	Exclusion of terrorism damage

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹1217808
SGST	0	0
CGST	0	0
IGST	18	219205

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 24th day of January, 2023.

For and on behalf of
The New India Assurance Company Limited

Date of Issue: 24/01/2023

Duly Constituted Attorney(s)

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Tax Invoice No : 15180422P0007376

IRDA Registration Number: 190
NIA PAN NUMBER: AAACN4165C