

सड़क के साथ क्रैश बैरियर-सुरक्षा दीवारें टूटने से कंस्ट्रक्शन कंपनी को 12 कटोड़ की चपत

एनएच का 120 मीटर हिस्सा 'गायब'

सुरेश सूद - चौपाल, नेरवा

उत्तराखंड की सीमा पर फंडिज पुल के समीप एनएच 707 पर 120 मीटर सड़क पूरी तरह टूट गई है तथा कई मीटर तक दरारें आ गई हैं। सड़क टूटने से नेरवा, चौपाल का संपर्क उत्तराखंड और जिला सिरमौर से टूट चुका है। यह मार्ग नेरवा व चौपाल की 50 पंचायतों को उत्तराखंड के त्यूणी, अटाल, बाबर आदि क्षेत्र को उत्तराखंड के विकासनगर व देहरादून तथा जिला सिरमौर के पांवटा साहिब, नाहन व हरिपुरधर से जोड़ने वाला सबसे नजदीकी मार्ग है, जबकि अन्य वैकल्पिक मार्गों की दूरी इस मार्ग से 100 किलोमीटर से भी अधिक



है। सड़क के साथ ही एक करोड़ की लागत से लगा एटीएमएस (एडवांस्ड ट्रेफिक मैनेजमेंट सिस्टम), करोड़ों रुपए की सुरक्षा दीवारें, क्रैश बैरियर तथा सड़क के किनारे लगाए गए लाइट के खंभे भी ध्वस्त हो गए हैं। इस सड़क का निर्माण कर रही शिवालिक कंस्ट्रक्शन कंपनी को 12 करोड़ रुपए से अधिक का नुकसान होने का अनुमान है। कंस्ट्रक्शन कंपनी के एमडी अर्जुन भाटिया ने बताया

कि सुबह से ही सड़क पर गिरी चट्टानें हटाने का कार्य शुरू कर दिया है। सड़क के टूटने से किसानों और बागबानों को अपने उत्पाद देहरादून और सहरानपुर की मंडियों में पहुंचाने मुश्किल हो गए हैं। इन दिनों क्षेत्र में टमाटर सीजन पूरे यौवन पर है और किसानों को इसके ऊंचे दाम मिल रहे हैं। उपमंडल चौपाल और कुपवी के नीचले क्षेत्रों में हजारों टन टमाटर खेतों में पक कर तैयार है। इसके आलावा उत्तराखंड के सीमांत क्षेत्र त्यूणी, अटाल, अणू, सैज, देवघर, बाबर व बंगाण के किसान भी अपने कृषि उत्पाद इसी रास्ते से उत्तराखंड, यूपी और दिल्ली की मंडियों में पहुंचाते हैं। -एचडीएम



JSR Insurance Surveyors & Loss Assessors [JSRSLA]

(Survey Division: Non-Motor)

"Fellow" Grade As per IRDA & IISLA

C-632, JVTS GARDEN, CHHATARPUR EXTN., NEW DELHI-110074

CELLULARS: 09312 227701, 09311 227701.

PHONE : O/ Fax- 011-48019364

e-mail : ska@jsrindiagroup.com jsraska@gmail.com

FINAL SURVEY REPORT (LANDSLIDE)

Ref. No.: JSLA-UII-2023-701-CAR

Dated: 11.03.2024

(PRIVATE & CONFIDENTIAL)

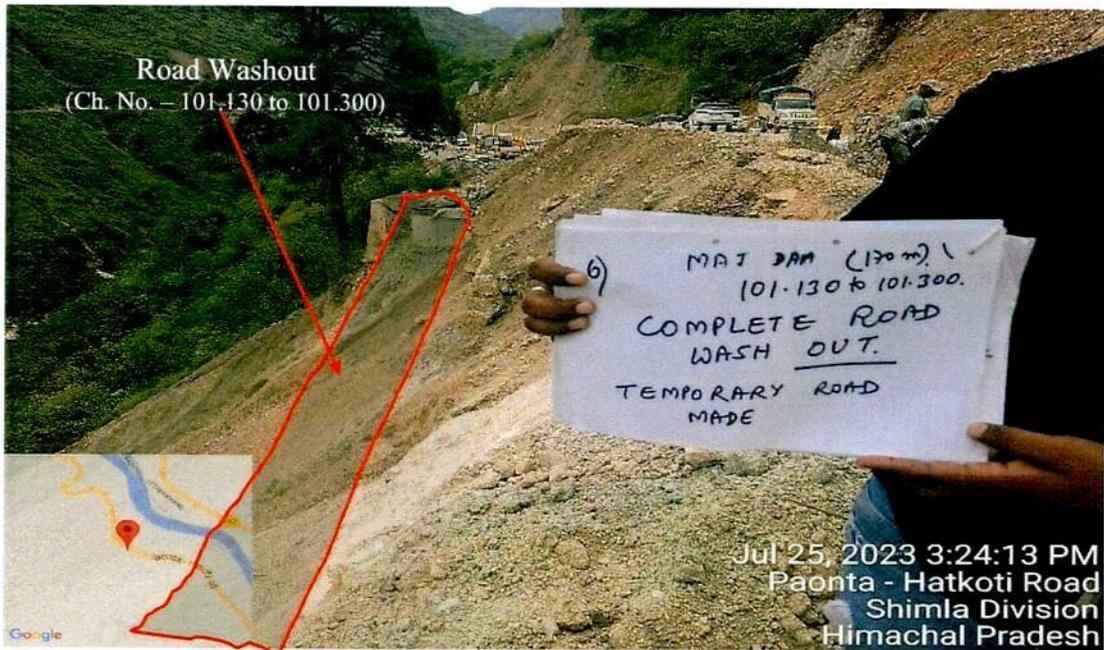
Subject:

Final Survey Report towards insurance claim against losses due to landslide in locality of project site of **M/s. Shivalik Build Tech Pvt. Ltd. & Ministry of Road Transport and Highways** – Gumma to Fediz section (km. 94.900 to km. 103.550) of NH-707 on night of 10/11.07.2023

A/c. - M/s. Shivalik Build Tech Pvt. Ltd. & Ministry of Road Transport and Highways

Claim Lodged under:

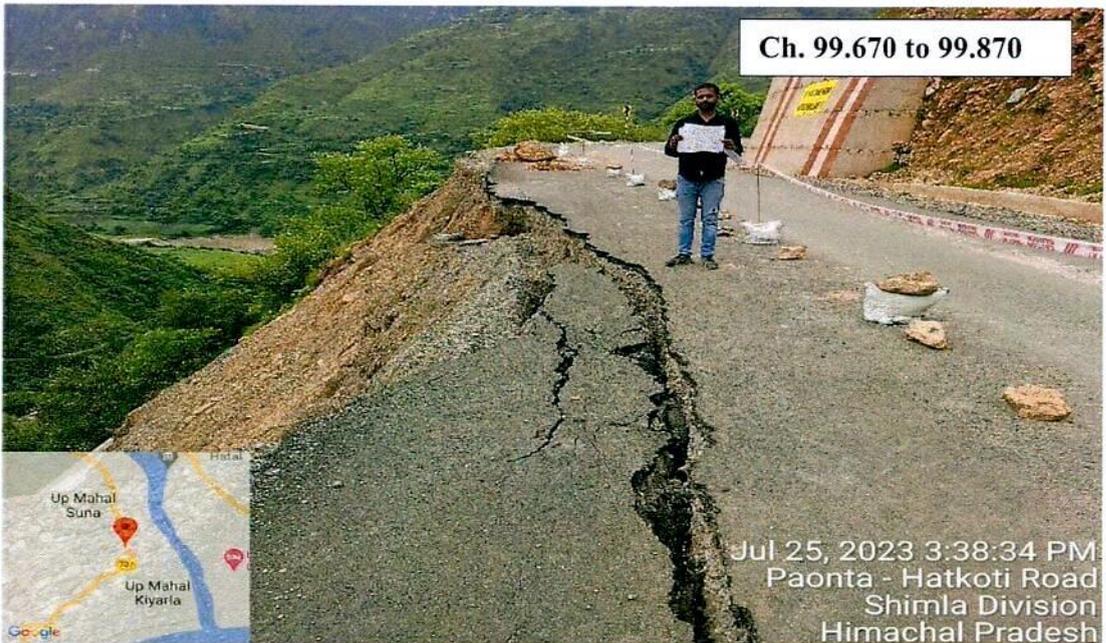
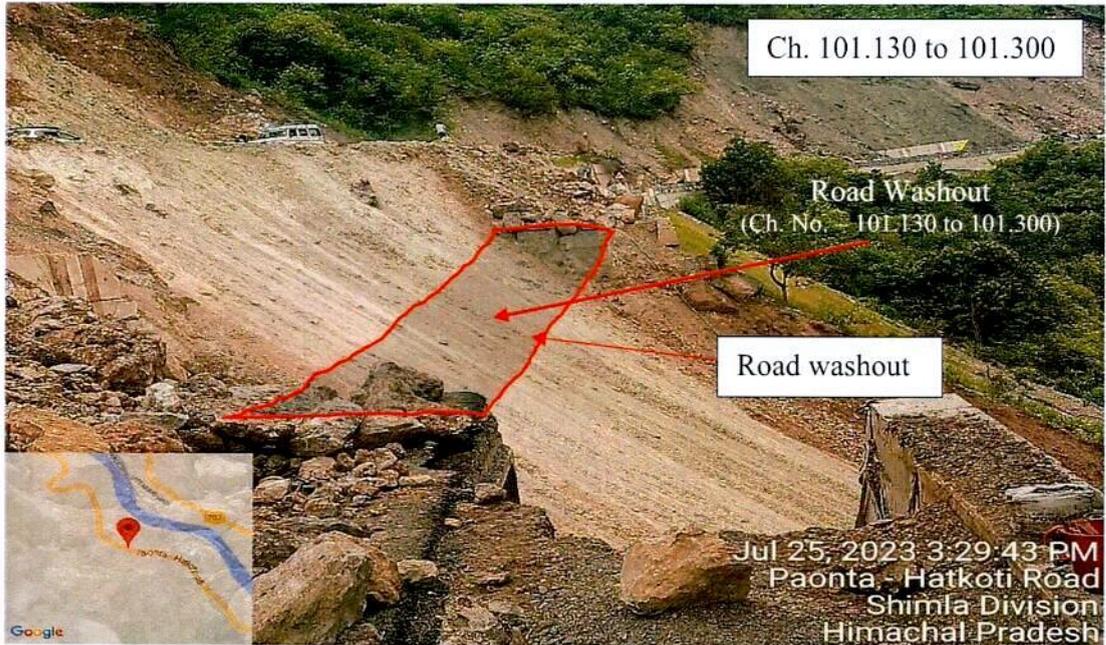
Contractors All Risk Insurance Policy no. - 1101014422P101433943



Major damage location – 2 (Ch. – 101.130 to 101.300) complete Road Wash Out



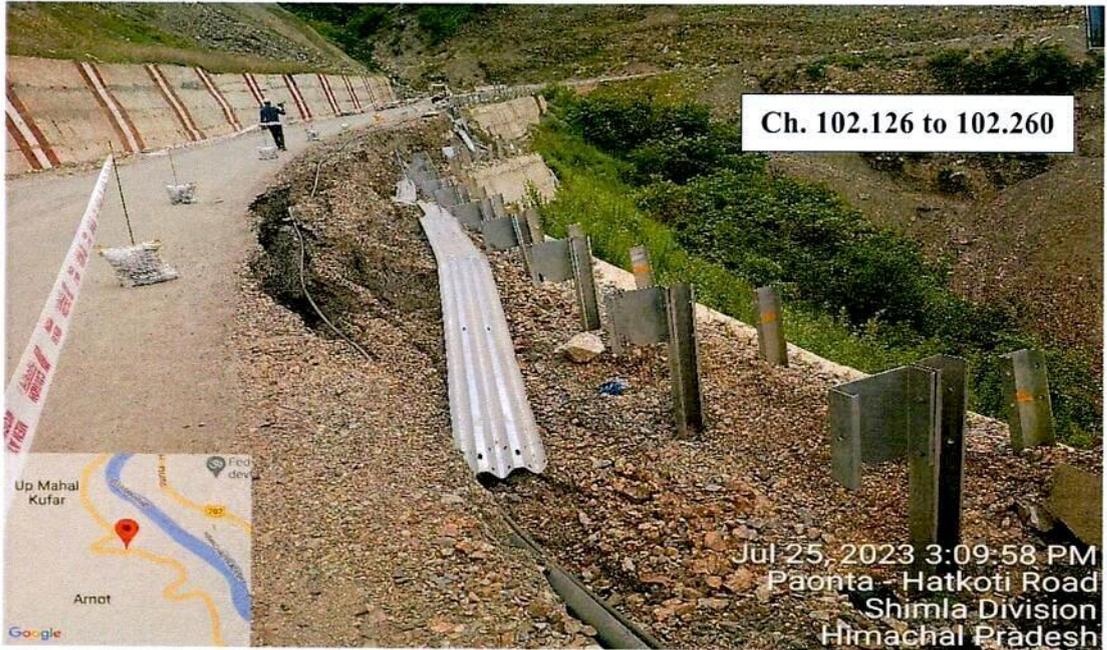
INSURANCE SURVEYORS & ENGINEERS ** SLA- 50383 Exp. 05.03.2026 **: IISLA membership no.: F / N / 07598
SISTER DIVISIONS – FACT VERIFICATION / SALVAGE SETTLER / VALUATION / INSPECTION / MARINE CARGO SUPERINTENDENTS.



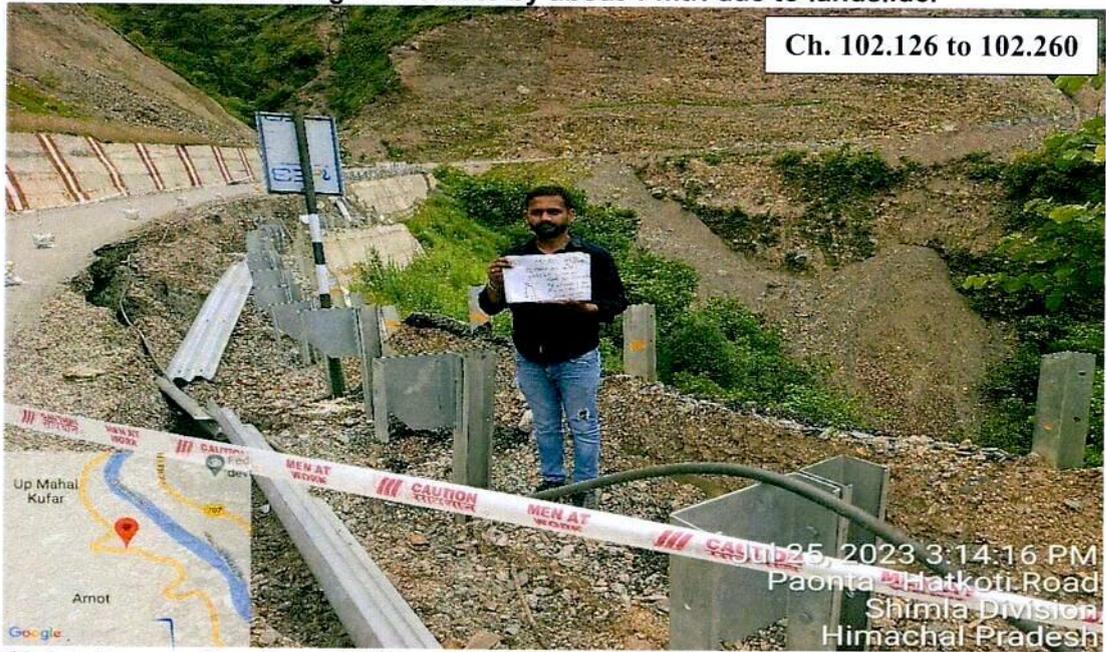
Major damage location – 3 (Ch. – 99.670 to 99.870) Retaining wall went down & 1.5 Mtr. BC/DBM & 2 mtr. wide shoulder cracked - road to be widened



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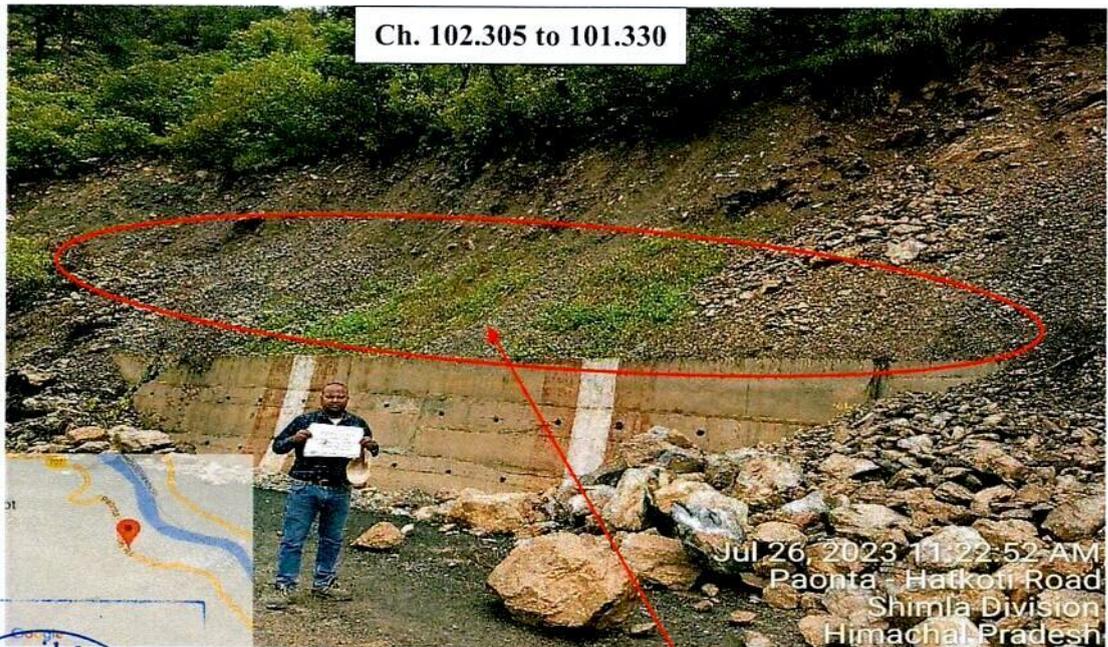
Major damage location – 1 (Ch. – 102.126 to 102.260) Retaining wall valley side – 134 mtr. had got dislocate by about 1 mtr. due to landslide.



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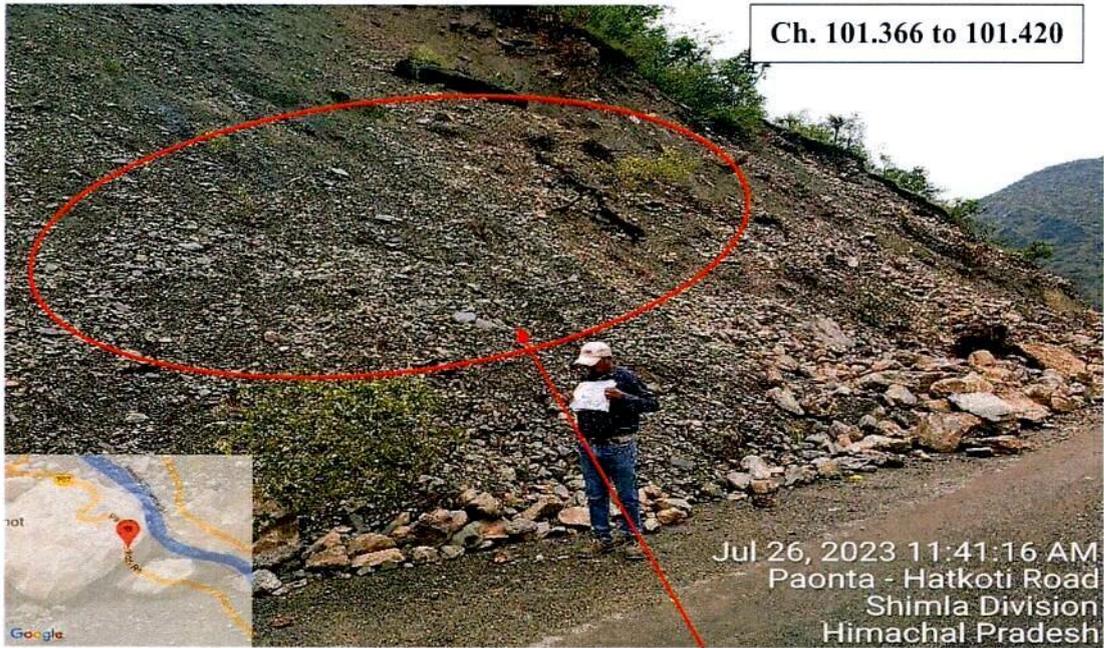


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Ch. no. - 101.305 to 101.330 – Hill Side (Bamboo plant got damaged)





Ch. 101.366 to 101.420

Ch. no. - 101.366 to 101.420 – Hill Side (Geocell damaged due to landslide)

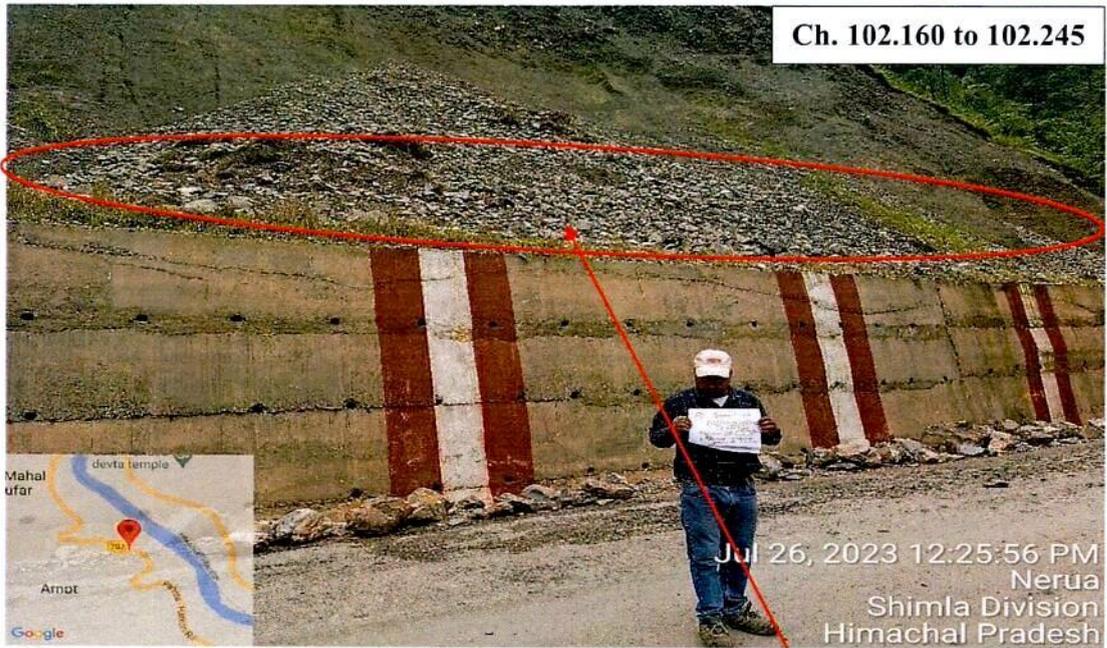


Ch. 101.490 to 101.520

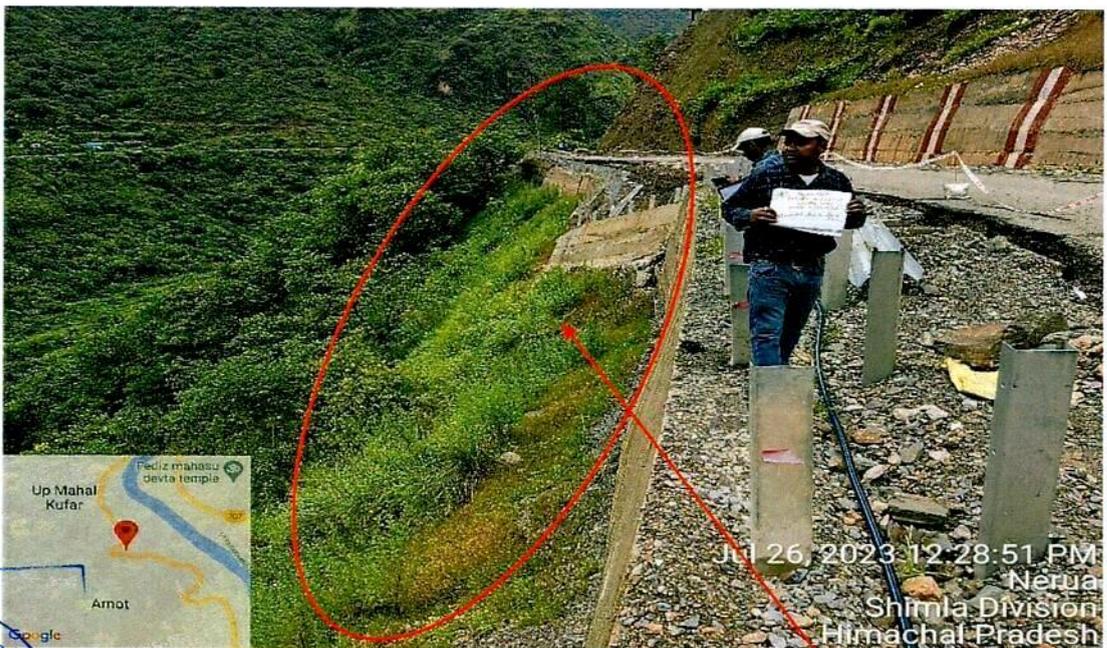
Ch. no. - 101.490 to 101.520 – Hill Side (Bamboo plant + Hydroseeding damaged due to landslide)



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Ch. no. - 102.160 to 102.245 – Hill Side (Bamboo plant + Geocell damaged due to landslide)



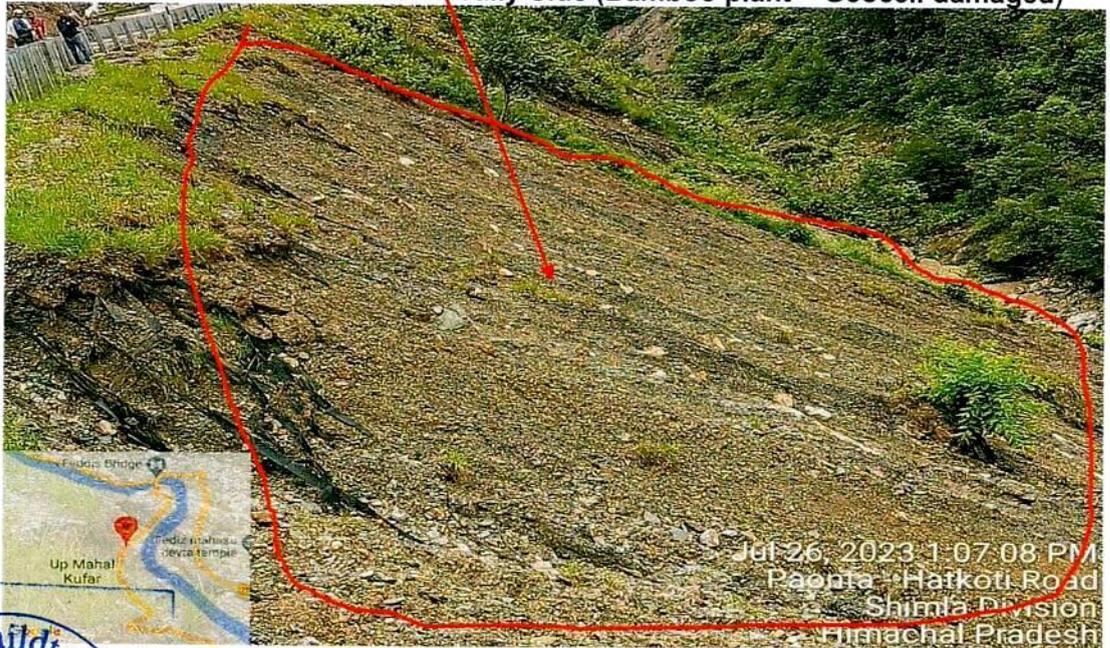
Ch. no. - 102.126 to 102.220 – Valley Side (Some Bamboo plant damaged & balance likely to be damaged at time of road widening)



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Ch. no. - 102.740 to 102.831 – Vally Side (Bamboo plant + Geocell damaged)



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Insured	:	M/s. Shivalik Build Tech Pvt. Ltd. & Ministry of Road Transport and Highways, Rajendra Complex, Gumma, Bour Tehsil Nerwa, Chaupal Main Road, Shimla, H.P. - 171211
Insurer	:	M/s. United India Insurance Co. Ltd., Br. Off., Jagadhari Road, Near Telephone Exchange Yamuna Nagar, Yamuna Nagar, Haryana - 135001

Deputation & Survey

Date of depute for survey	:	13.07.2023
Deputing Authority	:	The General Mangar, M/s. United India Insurance Co. Ltd., H.O., Chennai
Date / Place of Survey	:	Details of date of survey is given below in table -

Date of Survey	Place of Survey / Visit	Purpose
17.07.2023 to 18.07.2023 (1 st Visit)	Visit to Vikasnagar but couldn't reach at project site of Insured due to heavy landslide on the way to site	Initial Survey
24.07.2023 to 27.07.2023 (2 nd visit)	Visit to Vikasnagar to Insured's project site - Guma - Fediz road, H.P.	Initial Survey
12.08.2023 to 14.08.2023 (3 rd Visit)	Visit to Insured's project site - Guma - Fediz Road	Meeting with Insured's representatives & visit during under construction of road
20.09.2023 to 23.09.2023 (4 th Visit)	Visit to Insured's project site - Guma - Fediz Road	Reinstatement verification & inspection of losses
09.10.2023 to 12.10.2023 (5 th Visit)	Visit to Insured's project site - Guma - Fediz Road	Reinstatement verification & inspection of losses
16.11.2023 to 17.11.2023 (6 th Visit)	Visit to Insured's project site - Guma - Fediz Road	Final Reinstatement verification of works done by Insured.





Site of Loss / damage	:	Insured's project site - Gumma to Fediz section (km 94.900 to km 103.550) of NH-707 in Himachal Pradesh	
		Insured's Representative	
Contact nos. of concerned officials	:	Mr. Arjun Bhatia (Director)	9717240409
		Mr. Sandeep Bhatia (M.D.)	9999457576
		Mr. Umang Verma	7895295671

BIRD'S EYE VIEW OF ASSESSMENT

Loss Claimed	:	₹ 11.71 Crore (initial claimed) Revised to ₹ 19.55 Cr Finally Revised to ₹ 5.633 Cr
Gross Assessed loss	:	₹ 45,119,049.00
Net Indemnifiable Loss	:	₹ 21,816,666.00
Net Liability Assessed	:	₹ 14,180,117.00 (₹ 1.418 Crore)





1.0) Preamble

Claimed Loss : Rs. 11.71 (initially claimed) ;

Revised to Rs.19.55 Crore

Final Revised to ₹ 5.6331 Crore

Pursuant to instructions received from the Underwriters on 13.07.2023, we immediately contacted Insured who informed that there was no access to site because of repeated rainfall & landslide & red alert by weather department. We advised them to inform as to when the site can be visited at earliest.

As per prior appointment we reached Vikas Nagar, Uttarakhand on night of 17/18th July' 2023 from where we were scheduled to proceed to site on morning of 18th July' 2023. However, there was continuous extensive rainfall on night of 17/18th July' 2023 & on morning of 18th July' 2023 both the roads leading to site via Chakrata & Koti were blocked due to landslide. Hence, as per request of Insured we returned back to Delhi.

Subsequently, as per prior appointment with Insured we visited the project site of Insured (Gumma – Fediz Section) from 24.07.2023 to 26.07.2023, wherein various damages were inspected, few photographs taken & various details were collected.

Various visits had been undertaken at project site of Insured on 12.08.2023 to 14.08.2023, 20.09.2023 to 23.09.2023, 09.10.2023 to 12.10.2023 & 16.11.2023 to 17.11.2023 for verification of loss, measurement of qty. & reinstatement verification.

Several meetings were held with Insured & subsequently our schedule of assessment was sent to Insured vide mail dtd. 16.02.2024 & concurrence letter was received from Insured on 24.02.2024

Based on informations gathered during survey, scrutiny of documents submitted & our verification, we are submitting our final survey report as follows.



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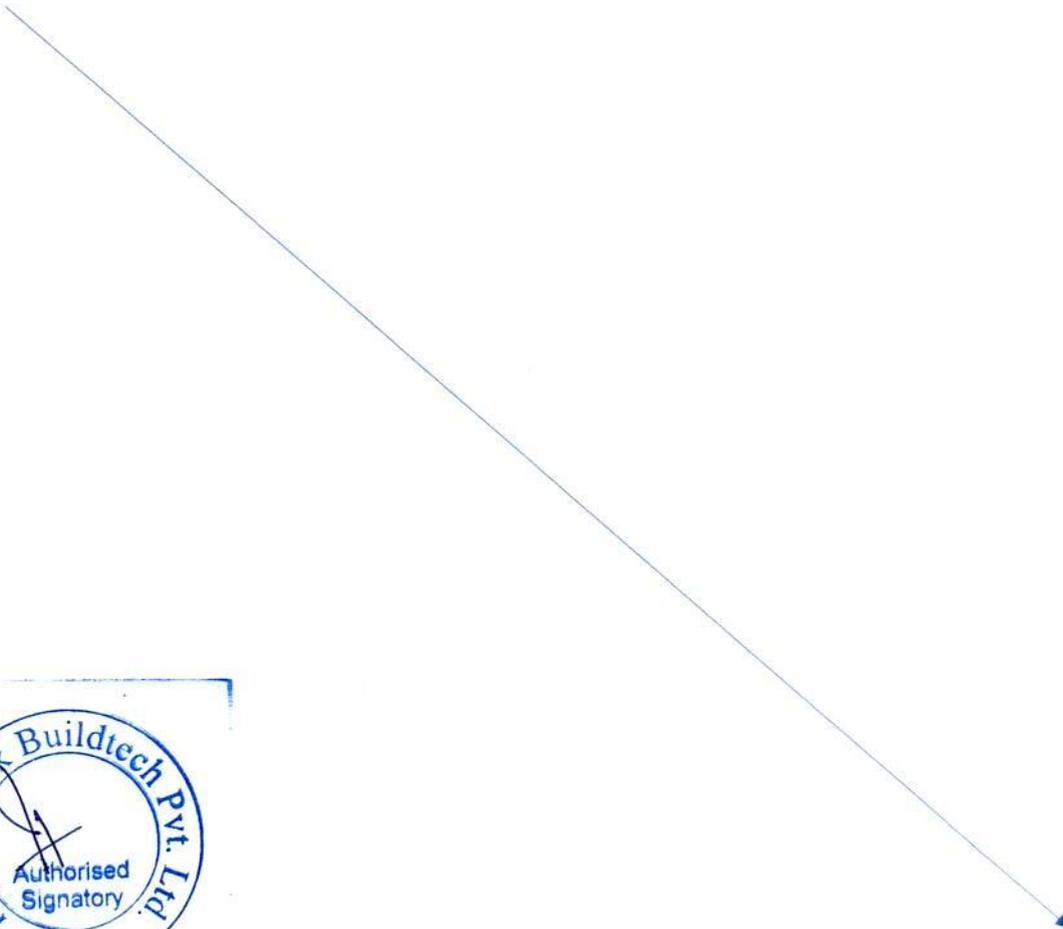


2.0) Subject matter of Claim

As reported by Insured due to incessant rainfall in between 09.07.2023 & 12.07.2023 in Himachal Pradesh there had been huge damages at Insured's project site due to massive landslides at various locations of Gumma-Fediz Section (km 94.900 to 103.550) of NH-707 in the State of Himachal Pradesh. Due to landslides concrete walls, bitumen roads, electric poles, crash barriers, Geocell Hydroseeding etc. work done by them had been damaged / washed away. They initially assessed their loss at ₹ 11.71 Crores.

As they have taken an Insurance cover from Underwriters, they preferred a claim upon them & we were deputed for loss assessment.

Copy of deputation & intimation mail are attached hereunder –





Deputation mail

From: Parry Srivastava <parrysrivastava@uiic.co.in>
Sent: Thursday, July 13, 2023 4:28 PM
To: ska@jsrindiagroup.com
Cc: Sanjay Joshi; Rochandpropptyclaimhub; Anshul Pratap
Subject: Fw: Re: Damage Occurred at Road project CAR POLICY 1101014422P101433943 a/c M/s SHIVALIK BUILDTECH PVT. LTD.
Attachments: INITIAL ASSESSMENT loss.pdf; 202205133681070_PolicySchedule.pdf

Dear Sir

We are in receipt of flood loss intimation under policy no. 1101014422P101433943. The estimate of loss is around Rs. 11.71 crores. The competent authority has deputed you (M/s JSR Insurance Surveyors 9311227701) for survey of said loss. You are advised to survey the loss and send your ILA at the earliest. All the details are as per trail mail.

Please adhere to the timelines prescribed in the SMP guidelines and comply with the PPHI 2017 regulations by IRDA.

Further, You may be guided by Chapter IV of IRDA Regulations for "Duties and Responsibilities of Surveyor", which is enclosed (Annexure I) for ready reference. (Your special attention is drawn to items Nos. 5, 8 & 12)

You are also requested to refer to Annexure II in respect of "Salvage Disposal Norms"

Further, you are advised to comply with the following:

A. APPOINTMENT :

You must personally reach the site within 24 hours and do not depute your associate or subordinate in your place.

You are advised to submit your Immediate Loss Advice (ILA) within 48 hours of your primary visit / inspection of site. (Soft copy with supporting photographs).

B. DOCUMENTS

The documents required to prove the claim should be explained to the Insured and all the available records such as asset register, stock register, etc. should be frozen at the first visit with your initials on each page and photo copies of such documents taken immediately.

All documents shall be called for from Insured at one go.

When External documents listed below are asked for, copy of such documents duly attested by you must be submitted along with your report:

Fire Brigade Report,

Police Report (FIR),

India Meteorological Department Report in case of weather disaster, etc.

Newspaper clippings



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 SISTER DIVISIONS - FACT VERIFICATION / SALVAGE SETTLER / VALUATION / INSPECTION / MARINE CARGO SUPERINTENDENTS.

**Intimation mail**

To: "anshulpratap@uiic.co.in" <anshulpratap@uiic.co.in>
 From: "sandeep bhatia" <shivalikorg@yahoo.co.in>
 Date: 11/07/2023 12:48PM
 Subject: Damage Occured at our Road project

(See attached file: WhatsApp Image 2023-07-11 at 12.35.33.jpeg)
 (See attached file: WhatsApp Image 2023-07-11 at 12.35.35.jpeg)
 (See attached file: WhatsApp Image 2023-07-11 at 12.35.36.jpeg)
 (See attached file: WhatsApp Image 2023-07-11 at 12.35.52.jpeg)
 (See attached file: WhatsApp Video 2023-07-11 at 12.35.38.mp4)

Dear Sir,

This is to inform you that due to incessant rainfall in Himachal Pradesh there have been huge damage at site due to massive landslides at various locations on our Road project "Rehabilitation and Up-gradation to Intermediate Lane configuration of Gumma-Fediz Section (km 94.900 to 103.550) of NH-707 in the State of Himachal Pradesh under Green National Highways Corridor Project (GNHCP) with the loan assistance of World Bank on EPC mode".

Due to landslides concrete walls, bitumen roads, Electric poles, crash barriers, Geocell Hydroseeding etc. work done by us has been damaged/ washed away.

As of now we cannot estimate the amount of damage occurred at our site due to constant rain and various landslides at various locations on road and due to landslides our approach to the road is blocked. Moreover in the area which we are working is under red alert.

Once we clear the landslides then we can assess the damage occurred and you can visit too to assess.

We are hereby attaching photographs and video for your information.

Regards
 Arjun Bhatia

SHIVALIK BUILDTECH PVT. LTD. (SBPL)
 A-1A,SECTOR-16, NOIDA- 201301 (U.P.)

Tel: 0120-4575106, 107,
 Email: info@shivalikbuildtech.com
 Website: www.shivalikbuildtech.com

Subsequently vide mail dtd. 24.07.2023 they revised their estimate of loss to ₹ 195,542,13,100 (₹ 19.55 Crore).





3.0) Policy Particulars

3.1) Policy Details	No.	1101014422P101433943
	Type of policy	Contractors All Risk Insurance Policy
	Validity	13.05.2022 to 12.11.2023
	Sub. Matter	Rehabilitation & Up-gradation of Intermediate Lane Configuration at Gumma – Fediz Section (Km 94.900 to km 103.550) of NH-707 in state of Himachal Pradesh.
	Financial interest of bank	N.A.
	Co-Insurance:	N.A.
3.2) Sum Insured	Contract cost as per policy - ₹ 885,040,000.00 (₹ 88.504 crore)	
3.3) Deductible applicable	AOG Excess - For each claim 10% of claim amount subject to minimum of ₹ 7,500,000.00 (₹ 75.00 Lacs).	
3.4) Add On Covers	Material damage, Design Defect cover DE3, Earthquake, STFI, Extended Maintenance Cover Periods in Months & Third-Party Liability.	
3.5) Clauses Applicable	Subject to terms, conditions, Endorsements, clauses, exclusions and Warranties is attached hereunder -	



**Subject to terms, conditions, Endorsements, clauses, exclusions and Warranties printed herein:**

- 1.SPECIAL CONDITIONS CONCERNING THE CONSTRUCTION OF DAM AND WATER RESERVOIR
- 2.SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO ECIPITATION, FLOOD AND INUNDATION
- 3.SPECIAL CONDITIONS CONCERNING REMOVAL OF DEBRIS FROM LANDSLIDES
- 4.Storage Warranty
- 5.PILING WORKS
- 6.SECTION WARRANTY
- 7.WORK TIME SCHEDULE
- 8.EXCLUSION OF CROPS(THIRD PARTY LIABILITY)
- 9.SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION,FLOOD AND INUNDATION
- 10.RAIN WATER DAMAGE EXCLUSION WARRANTY
- 11.Direct/consequential loss/damage/liability
- 12.WET RISK ENDORSEMENT
- 13.ENGG/END-111:ENDORSEMENT REGARDING SAFETY MEASURES
- 14.ENGG/END-114:WARRANTY CONCERNING UNDERGROUND CABLES AND PIPES
- 15.ENGG/END-115:SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES
- 16.WARRANTY CONCERNING CONSTRUCTION MATERIAL
- 17.EPI 46 Ground Water Pumping
- 18.Minimum Damage Area Warranty
- 19.Road widening and augmentation works warranty

Copy of relevant portions of insurance policy is attached hereunder for ready reference –

**UNITED INDIA INSURANCE COMPANY LIMITED**

. JAGADHARI ROAD, NEAR TELEPHONE EXCHANGE YAMUNA NAGAR, YAMUNA NAGAR, HARYANA
YAMUNANAGAR - 135001 HARYANA
PHONE: (01732) 227761 FAX: EMAIL:

CONTRACTORS ALL RISK INSURANCE POLICY
POLICY NO.:1101014422P101433943
UIN NO. IRDAN545CP0110V01200708

(DUPLICATE)

PERIOD OF INSURANCE
From 00:00 Hrs of 13/05/2022
To Midnight of 12/11/2023

Insured

M/s SHIVALIK BUILD TECH PVT LTD & MINISTRY OF ROAD TRANSPORT AND HIGHWAYS
RAJENDRA COMPLEX, GUMMA, BOUR TEHSIL NERWA, CHAUPAL MAIN ROAD SHIMLA
171211
SHIMLA
HIMACHAL PRADESH

Agent Name	: RAJIV SACHDEVA
Agent Code	: AGD0129520
Mobile/Landline Number/Email	: 8199926813 rajivsachdeva369@gmail.com



INSURANCE SURVEYORS & ENGINEERS ** SLA- 50383 Exp. 05.03.2026 **: IISLA membership no.: F / N / 07598
SISTER DIVISIONS – FACT VERIFICATION / SALVAGE SETTLER / VALUATION / INSPECTION / MARINE CARGO SUPERINTENDENTS.



CONTRACTORS ALL RISK INSURANCE POLICY SCHEDULE						
Policy No.	1101014422P101433943		Prev. Pol. No.			
Name Of Insured/ID	M/s SHIVALIK BUILD TECH PVT LTD & MINISTRY OF ROAD TRANSPORT AND HIGHWAYS / 23144719252					
Tel.(O)	Fax		Tel.(R)	Mobile		
Business/Occupation	None		Email			
Period of Insurance	From	00:00 Hrs of 13/05/2022	To	Midnight of 12/11/2023		
Net Premium:	₹ 1,794,622.00 SEVENTEEN LAKHS NINETY-FOUR THOUSAND SIX HUNDRED TWENTY-TWO RUPEES ONLY (subject to adjustment of completion of project)					
Coinsurance Details:	UIIC 110101 : 100%					
Location Of Contract Site:	RAJENDRA COMPLEX, GUMMA, BOUR TEHSIL NERWA, CHAUPAL MAIN ROAD SHIMLA ,SHIMLA,HIMACHAL PRADESH-171211				Higher Excess	No

Coverage Details:-																					
Location 1:-																					
Cover Name	Sum Insured(₹)	Premium(₹)																			
Material Damage	885,040,000.00	3,186,144.00																			
Design Defect Cover DE3	135,000,000.00	26,831.25																			
Earthquake Cover	885,040,000.00	331,890.00																			
STF1	885,040,000.00	398,268.00																			
Extended Maintenance Covers Periods in Months	885,040,000.00	77,441.00																			
Third Party Liability	100,000,000.00	4,375.00																			
Period Of Insurance Details:-																					
Location	Construction From	Construction To	Maintenance/Extended Maintenance Period(Months)																		
1	13/05/2022	12/11/2023	60																		
TPL Sum Insured: ₹ 100,000,000.00		AOY Limit: ₹ 100,000,000.00																			
(Earthquake Cover : II EQ ZONE)																					
Contract Works(Type Of Project): Roads Project Description: Rehabilitation & Up-gradation of Intermediate Lane Configuration at Gumma - Fediz Section (Km 94.900 to Km 103.550) of NH-707 in the state of Himachal Pradesh		<table border="1"> <tr> <td>Net Premium</td> <td>₹</td> <td>1,794,622.00</td> </tr> <tr> <td>IGST(18%)</td> <td>₹</td> <td>323,032.00</td> </tr> <tr> <td>Stamp Duty</td> <td>₹</td> <td>1.00</td> </tr> <tr> <td>Total</td> <td>₹</td> <td>2,117,654.00</td> </tr> <tr> <td>Receipt No.</td> <td>:</td> <td>10111010122101571493</td> </tr> <tr> <td>Receipt Date:</td> <td>:</td> <td>17/05/2022</td> </tr> </table>		Net Premium	₹	1,794,622.00	IGST(18%)	₹	323,032.00	Stamp Duty	₹	1.00	Total	₹	2,117,654.00	Receipt No.	:	10111010122101571493	Receipt Date:	:	17/05/2022
Net Premium	₹	1,794,622.00																			
IGST(18%)	₹	323,032.00																			
Stamp Duty	₹	1.00																			
Total	₹	2,117,654.00																			
Receipt No.	:	10111010122101571493																			
Receipt Date:	:	17/05/2022																			
		Agency/Broker Code:	AGD0129520																		
		Dev.Officer Code:																			
Warranty: a) Effective date of Policy is from the date of receipt of premium. b) All losses prior to date of payment of premium are excluded.																					





SECTION I : MATERIAL DAMAGE		SECTION II : THIRD PARTY LIABILITY	
1.Contract Works	Sum Insured(₹)		Sum Insured(₹)
i) Imported Items:		1.Limit of Indemnity in respect of any one person:	10,000,000.00
Invoice Cost	885,040,000.00	2.Limit of Indemnity in respect of any one accident or series of accidents arising out of one event :	100,000,000.00
Freight Insurance Handling, clearing & Forwarding charges	0.00	3. Total limit for Section II during Policy period	100,000,000.00
Custom Duty	0.00		
ii) Indigenous Items:			
Invoice cost including insurance ,handling clearing and transport upto to factory site	0.00		
Freight:	0.00		
iii)Material / Items supplied by the Principal			
Materials/ item supplied by the principal	0.00		
2. Express Freight	0.00		
3. Surrounding Property	0.00		
4. Clearance & Removal of Debris	0.00		
5. Escalation	0.00		
6. Air Freight	0.00		
7. Additional Custom Duty	0.00		
8. Maintenance Visits	0.00		
TOTAL FOR SECTION I	885,040,000.00		

EXCESS for Section I and II			
Location Code	Risk Code	Normal Excess	AOG Excess
23267002644	53095	For each claim 10% of claim amount subject to minimum of ₹ 2250000	For each claim 10% of claim amount subject to minimum of ₹ 7500000



INSURANCE SURVEYORS & ENGINEERS ** SLA- 50383 Exp. 05.03.2026 **: IISLA membership no.: F / N / 07598
 SISTER DIVISIONS – FACT VERIFICATION / SALVAGE SETTLER / VALUATION / INSPECTION / MARINE CARGO SUPERINTENDENTS.



PREMIUM INSTALLMENT CLAUSE

It is hereby understood and agreed that the premium shall be paid in the following installments:-

SR.NO	NET PREMIUM (₹)	GST (₹)	TERRORISM PREMIUM (₹)	TERRORISM GST (₹)	STAMP DUTY (₹)	TOTAL (₹)	RECEIVED	PAYABLE ON OR BEFORE
Installment 1	430,710.00	77,528.00	0.00	0.00	1.00	508,238.00	17/05/2022	
Installment 2	340,978.00	61,376.00	0.00	0.00	NA	402,354.00		13/08/2022
Installment 3	340,978.00	61,376.00	0.00	0.00	NA	402,354.00		13/11/2022
Installment 4	340,978.00	61,376.00	0.00	0.00	NA	402,354.00		13/02/2023
Installment 5	340,978.00	61,376.00	0.00	0.00	NA	402,354.00		13/05/2023

Nevertheless it is further understood and agreed that:

Notwithstanding any provision as to notice of cancellation contained in this Policy, it is a condition that in the event of any installment not being paid by its due date the cover afforded by this Policy shall be deemed to have ceased at midnight of such due date.

In the event of a claim hereunder which exceeds the installments of premium paid on this Policy the installments of premium then outstanding shall become payable forthwith.

Principal Details	Contractors Details	Sub Contractor Details
Ministry of Road Transport & Highways 1 PARLIAMENT STREET NEW DELHI 110001	Shivalik Build Tech Pvt Ltd Gumma Chaupal Shimla 171211	

Subject to terms, conditions, Endorsements, clauses, exclusions and Warranties printed herein:

1. SPECIAL CONDITIONS CONCERNING THE CONSTRUCTION OF DAM AND WATER RESERVOIR
2. SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO ECIPITATION, FLOOD AND INUNDATION
3. SPECIAL CONDITIONS CONCERNING REMOVAL OF DEBRIS FROM LANDSLIDES
4. Storage Warranty
5. PILING WORKS
6. SECTION WARRANTY
7. WORK TIME SCHEDULE
8. EXCLUSION OF CROPS (THIRD PARTY LIABILITY)
9. SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION, FLOOD AND INUNDATION
10. RAIN WATER DAMAGE EXCLUSION WARRANTY
11. Direct/consequential loss/damage/liability
12. WET RISK ENDORSEMENT
13. ENGG/END-111: ENDORSEMENT REGARDING SAFETY MEASURES
14. ENGG/END-114: WARRANTY CONCERNING UNDERGROUND CABLES AND PIPES
15. ENGG/END-115: SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES
16. WARRANTY CONCERNING CONSTRUCTION MATERIAL
17. EPI 46 Ground Water Pumping
18. Minimum Damage Area Warranty
19. Road widening and augmentation works warranty

4.0) Loss Particulars & Weather Report

4.1) Loss Particulars	a) Date of loss	Between 11.07.2023 to 13.07.2023.
	b) Items damaged	Concrete walls, bitumen roads, Electric poles, crash barriers, Geocell Hydroseeding etc.
	c) Estimated loss	The Insured had initially estimated their loss at ₹ 11.71 Crore till 12.07.2023 at 16:00 hrs. & subsequently loss was revised to ₹ 19.55 Crore on 24.07.2023. (described in detail in para 4.7)



INSURANCE SURVEYORS & ENGINEERS ** SLA- 50383 Exp. 05.03.2026 **: IISLA membership no.: F / N / 07598
SISTER DIVISIONS - FACT VERIFICATION / SALVAGE SETTLER / VALUATION / INSPECTION / MARINE CARGO SUPERINTENDENTS.



4.2) Mishap
(DOL-On night
of
10/11.07.2023)

As reported by Insured's representative the above loss was occasioned in following manner -

"Quote from incident report signed by Mr. Arjun Bhatia – Director -

In above reference, I hereby confirm the following.

a) *We have been awarded this project in February 2022 and we had completed 96% of the project by first week of July 2023 and road marking and sign board preparation work was going on. There was continuous rainfall in the locality of our project site since 06th July onwards and first landslide was observed by us at km 94.900 on 10th July at about 05:00 PM. Thereafter there was very heavy rainfall on night of 10/11 July and landslides had taken place at several locations.*

There was continuous heavy rainfall from 11th to 13th July and on 12th July, morning we identified settlement/ land displacement at location km 101 +160 and the situation had become very critical at about 05:30 PM and the road was closed for public. The information to this effect was sent to police station Nerwa at about 08:00 PM. The road at this location got washed out completely on 13/07/2023 in afternoon. Apart from this there was major damages at locations km 99+670 to 99+870 and km 102+126 to 102+260.

In addition, lot of Bamboo and plantation by hydroseeding & geocell for slope protection carried out as per terms of contract got damaged / washed out due to landslide suffered at various locations.





	<p>b) There was lot of pressure from our Principals to open the road for public and hence we constructed a temporary road besides the washed away road by hill cutting and the road was opened for public for commute on evening of 24th July 2023.</p> <p>c) This is a first loss suffered by us at our project site due to AOG peril and this is a first incident claim lodged by us.</p> <p style="text-align: right;">.....Unquote"</p>
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Copy of incident report signed by Mr. Arjun Bhatia is attached hereunder for ready reference –

INCIDENT REPORT.

Sub: Damages due to landslide at various locations of project – "Rehabilitation & up-gradation to Intermediate lane configuration of Gumma - Fediz section (Km 94.900 to Km 103.550) of NH-707 in H.P. due to heavy rainfall. A/c - M/s Shivalik Buildtech Pvt. Ltd.

In above reference, I hereby confirm the following:

a) We have been awarded this project in Feb 2022 and we had completed 96% of the project by first week of July 2023 and road marking and sign board preparations work was going on. There was continuous rainfall in the locality of our project-site since 06th July onwards. and first landslide was observed by us at Km 94+900. on 10th July at about 05:00 Pm. Thereafter, there was very heavy rainfall on night of 10/11 July and landslides had taken place at several locations. There was continuous heavy rainfall from 11-13 July and on 12th July, morning we identified settlement / land displacement at location Km 101+160 and the situation had become very critical at about 05:30 Pm and the road was closed for public.

Arjun Bhatia
26/7/23



INSURANCE SURVEYORS & ENGINEERS ** SLA- 50383 Exp. 05.03.2026 **: IISLA membership no.: F / N / 07598
SISTER DIVISIONS – FACT VERIFICATION / SALVAGE SETTLER / VALUATION / INSPECTION / MARINE CARGO SUPERINTENDENTS.



The information to this effect was sent to police station Nerwa, at about 08:00 Pm. The road at this location got washed out completely on evening 13/07/2023 in afternoon.

Apart from this there were major damages at locations Km 99+670 - 99+870 and Km 102+126 - 102+260. In addition, lot of bamboo and plantation by hydroseeding & geocell for slope protection carried out as per terms of contract got damaged washed out due to landslide suffered at various locations.

- b) There was lot of pressure from our principals to open the road for public and hence we constructed a temporary road besides the washed away road by will cutting and the road were opened for public for commute on evening of 24th July 23.
- c) This is a first loss suffered by us at our project site due to Bog peril and this is a first incidence claim lodged by us. Thanking You ^{Super Date} 26/7/23





<p>4.3) Police report details</p>	<p>a) Police report no.</p>	<p>The Insured had informed damage of road to Public through police which is attached hereunder -</p>
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INSURANCE SURVEYORS & ENGINEERS ** SLA- 50383 Exp. 05.03.2026 **: IISLA membership no.: F / N / 07598
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4.4) Weather Report Details	Whether reported	The Insured had rainfall data taken from website as per which rainfall in Shimla in the period 01.07.2023 to 18.07.2023 was 388.8mm against normal rainfall of 114.3mm as depicted below:
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Monthly Rainfall (मासिक वर्षा)
01 July - 18 July 2023

District (जिला)	Actual Rainfall (mm) (वास्तविक वर्षा)	Normal Rainfall(mm) (सामान्य वर्षा)	Percentage (%) Departure from the normal
BILASPUR	402.3	149.4	169
CHAMBA	339.2	163	108
HAMIRPUR	366.5	170.7	115
KANGRA	442.1	309.7	43
KINNAUR	154	35.8	330
KULLU	351.9	98.4	258
LAHAUL & SPITI	148.4	70.1	112
MANDI	407.1	203.7	100
SHIMLA	388.8	114.3	240
SIRMAUR	836.3	245.5	241
SOLAN	563.1	173.1	225
UNA	360.3	179.3	101
SUBDIVISION RAINFALL	327.2	137.3	138




4.5) Newspaper reporting

Few newspapers cutting as submitted by Insured are attached hereunder for ready reference -

सड़क के साथ क्रैश बैरियर-सुरक्षा दीवारें टूटने से कंस्ट्रक्शन कंपनी को 12 करोड़ की चपत

एनएच का 120 मीटर हिस्सा 'गायब'

सुरेश सूद – चौपाल, नेरवा

उत्तराखंड की सीमा पर फेडिज पुल के समीप एनएच 707 पर 120 मीटर सड़क पूरी तरह टूट गई है तथा कई मीटर तक दरारें आ गई हैं। सड़क टूटने से नेरवा, चौपाल का संपर्क उत्तराखंड और जिला सिरमौर से टूट चुका है। यह मार्ग नेरवा व चौपाल की 50 पंचायतों को उत्तराखंड के त्यूणी, अटाल, बावर आदि क्षेत्र को उत्तराखंड के विकासनगर व देहरादून तथा जिला सिरमौर के पांवटा साहिब, नाहन व हरिपुरधर से जोड़ने वाला सबसे नजदीकी मार्ग है, जबकि अन्य वैकल्पिक मार्गों की दूरी इस मार्ग से 100 किलोमीटर से भी अधिक



है। सड़क के साथ ही एक करोड़ की लागत से लगा एटीएमएस (एडवांस्ड ट्रैफिक मैनेजमेंट सिस्टम), करोड़ों रुपए की सुरक्षा दीवारें, क्रैश बैरियर तथा सड़क के किनारे लगाए गए लाइट के खंभे भी ध्वस्त हो गए हैं। इस सड़क का निर्माण कर रही शिवालिक कंस्ट्रक्शन कंपनी को 12 करोड़ रुपए से अधिक का नुकसान होने का अनुमान है। कंस्ट्रक्शन कंपनी के एमडी अर्जुन भाटिया ने बताया

कि सुबह से ही सड़क पर गिरी चट्टानें हटाने का कार्य शुरू कर दिया है। सड़क के टूटने से किसानों और बागवानों को अपने उत्पाद देहरादून और सहारनपुर की मंडियों में पहुंचाने मुश्किल हो गए हैं। इन दिनों क्षेत्र में टमाटर सीजन पूरे यौवन पर है और किसानों को इसके ऊंचे दाम मिल रहे हैं। उपमंडल चौपाल और कुपवी के नीचले क्षेत्रों में हजारों टन टमाटर खेतों में पक कर तैयार है। इसके आलावा उत्तराखंड के सीमांत क्षेत्र त्यूणी, अटाल, अणु, सेंज, देवघर, बावर व बंगाण के किसान भी अपने कृषि उत्पाद इसी रास्ते से उत्तराखंड, यूपी और दिल्ली की मंडियों में पहुंचाते हैं। -एचडीएम





फेडिजपुल में 120 मीटर तक ध्वस्त हुआ एनएच, पैदल आवाजाही भी बंद बड़ी-बड़ी दरारें पड़ने से और टूट सकती है सड़क

हिमाचल दस्तक ■ नेरवा/चौपाल

■ क्षेत्र का यूपी-उत्तराखंड से संपर्क कटा, किसानों की भी बढ़ेगी परेशानी

फेडिजपुल के नजदीक एनएच-707 पर 100 मीटर से अधिक सड़क पूरी तरह से धंस गई है। इससे यहां से वाहनों की आवाजाही पूरी तरह से ठप हो गई है। हालात ये हैं कि अब यहां पैदल जाने तक के लिए सड़क नहीं बची है। वहीं कई मीटर सड़क पर बड़ी-बड़ी दरारें आ गई हैं जिससे उस हिस्से के भी टूटने के पूरे आसार बने हुए हैं।

जानकारी के अनुसार खीरवार देर शाम फेडिजपुल के नजदीक पहाड़ी में भू-स्खलन हो गया, जिससे भारी-भरकम चट्टानें सड़क पर आ गिरीं। सड़क पर अत्यधिक भार पड़ने से उक्त जगह से एनएच लगभग 120 मीटर तक टूट गया। सड़क के टूटने से नेरवा क्षेत्र का जिला सिरमौर और उत्तराखंड से संपर्क भी कट चुका है। इस कारण किसानों-बागवानों को अपने उत्पाद उत्तराखंड और यूपी की मंडियों में पहुंचाना मुश्किल हो गए हैं। वहीं सड़क के टूटने से इसका निर्माण कर रही शिवालिक कंस्ट्रक्शन कंपनी को करोड़ों रुपये का नुकसान हुआ है। इस स्थान पर



3-3 मशीनें भी नहीं हटा पा रही चट्टानें

जानकारी के अनुसार बड़ी-बड़ी चट्टानें गिरने से सड़क के टूटने का सिलसिला सुकचार को भी जारी रखे। कंस्ट्रक्शन कंपनी के एमडी अर्जुन माटिया ने बताया कि सुबह से ही सड़क पर गिरी चट्टानें हटाने का कार्य शुरू कर दिया है, परंतु ये चट्टानें इतनी बड़ी हैं कि 3-3 मशीनें भी इन्हें हिला तक नहीं पा रही हैं। अर्जुन माटिया ने कहा कि सड़क को तैयार करने में काफी समय लग सकता है।

सड़क टूटने से बड़ी किसानों-बागवानों की मुश्किलें

उधर इस सड़क के टूटने से किसानों और बागवानों को अपने उत्पाद देहरादून और सहरनपुर की मंडियों में पहुंचाने मुश्किल हो गए हैं। उमरगढ़ चौपाल और कुपवा की निचले क्षेत्रों में हजारों टन टमाटर खेतों में एकत्र तैयार है। इसके आलावा उत्तराखंड के सीमांत क्षेत्र ल्यूणी, अटाल, अणु, सैज, देवघर, बकर व बंगगाण के किसान भी अपने कृषि उत्पाद इसी रास्ते से उत्तराखंड, यूपी और दिल्ली की मंडियों में पहुंचाते हैं। इस सड़क के टूटने से अब इन किसानों को परेशानी होगी।

करीब 120 मीटर तक सड़क इस कदम टूट चुकी है कि इससे वाहन गुजरना तो दूर की बात है पैदल चलने के लिए भी जगह नहीं बची है।





फेडिज पुल के समीप हाईवे का 120 मीटर हिस्सा ढहा

एनएच पर एक करोड़ की लागत से बना ट्रैफिक मैनेजमेंट सिस्टम ध्वस्त, सुरक्षा दीवारें, क्रैश बैरियर टूटे

संवाद न्यूज एजेंसी

नेवा (रोहड़)। उपमंडल चौपाल को सिमर, उत्तराखंड और दिल्ली समेत देश के अन्य राज्यों से जोड़ने वाले एनएच 707 का फेडिज पुल के समीप 120 मीटर हिस्सा मिट गया है। वीरवार को पहाड़ी से बड़ी-बड़ी चट्टानें गिरने से सड़क का बड़ा हिस्सा पूरी तरह टूटकर ध्वस्त हो गया है।

एनएच का बड़ा हिस्सा गिरने से एक करोड़ की लागत से लगा एटीएमएस (एडवॉन्स ट्रैफिक मैनेजमेंट सिस्टम), करोड़ों रुपये की सुरक्षा दीवारें, क्रैश बैरियर और सड़क के किनारे लगाए गए लाइटों के खंभे भी ध्वस्त हो गए हैं। सड़क के टूटने से इसका निर्माण कर रही शिवाजी कंस्ट्रक्शन कंपनी को 12 करोड़ रुपये से भी अधिक का नुकसान झेलना पड़ा है। सड़क के टूटने से किसानों और बगवानों को अपनी फसलें बेरहान, साहानपुर और दिल्ली की मंडियों तक पहुंचाने मुश्किल का सामना करना पड़ रहा है। इन दिनों क्षेत्र में टमाटर मौज



हिमाचल-उत्तराखंड सीमा के समीप फेडिज पुल में बारिश के बाद क्षतिग्रस्त एनएच 707। संभव

किसानों को टमाटर सहित अन्य फसलों को मंडी तक पहुंचाने में आंखी दिक्कतें

बोरों पर हैं। किसानों को टमाटर के मंडियों में अच्छे मूल्य रहे लेकिन मार्ग अवरुद्ध होने से किसानों की मुश्किलें बढ़ गई हैं। उपमंडल

चौपाल और कुपवा के निचले क्षेत्रों में हजारों टन टमाटर खेतों में मंडियों के लिए तैयार है।

इसके इसके आसपास हिमाचल प्रदेश के साथ लगते उत्तराखंड के सीमांत क्षेत्र लूणा, अटाल, अजु, सैज, देवघर, वाव और वंगण के किसान भी अपने कृषि उत्पाद इसी रास्ते से उत्तराखंड, लूणा और दिल्ली

की मंडियों में पहुंचाते हैं। सड़क के टूटने से अब इन किसानों को अपने पहुंचाने पड़ेंगे। इसमें उन्हें कई गुना अधिक मालभाड़ा अदा करना पड़ेगा।

वहीं फसल मंडियों तक पहुंचाने में एक दिन का समय भी लगेगा। खां पर चट्टानें गिरने से सड़क के

सेब सीजन से पहले सड़कें करें दुरुस्त

रामपुर बुशहर। ब्लॉक काँग्रेस अध्यक्ष सतीश वर्मा ने सभी जिन प्रभावितों को निर्देश दिए हैं कि इस विपदा को रिकवरी में सभी अपने-अपने जेन और पंचायत में सभी की सहयता करें।

जिन ग्रामीणों के घरों का नुकसान हुआ है, उन सभी की सूची बनाकर ब्लॉक काँग्रेस अध्यक्ष के पास जमा करें। ब्लॉक काँग्रेस अध्यक्ष ने कहा कि गंगाली में एनएच पांच में हुए दर्दनाक सड़क हादसे में मनखड़ी क्षेत्र को खड़ाहण पंचायत के लाहड़ गांव के एक ही परिवार, दो पुरुष और दो महिलाओं के मतलुज में

लापता हो गए थे, जो कि अत्यंत दुर्भाग्यपूर्ण है। उन्होंने विधायक नंदलाल और प्रशासन से आग्रह किया कि हादसे में लापता लोगों को शीघ्र खोजना जाए। विधायक नंदलाल ने कहा की सेब सीजन के लिए सभी सड़कों को दुरुस्त करने के लिए लोक निर्माण विभाग को निर्देश जारी कर दिए गए हैं। इसके अलावा विजली और पेयजल मुहैया करवाने के भी निर्देश दिए हैं। विधायक ने एसडीएम और तहसीलदारों को निर्देश दिए कि तहसील में हुए नुकसान का जमीनी स्तर का निष्पक्ष जायजा लिया जाए।

टूटने का सिलसिला शुरूवार को भी जारी रहा।

कंस्ट्रक्शन कंपनी के एमडी अर्जुन भाटिया ने बताया कि सुबह से ही सड़क पर गिरें चट्टानों को हटाने का कार्य शुरू कर दिया गया है। चट्टानें इतनी बड़ी हैं कि तीन-

तीन मशीनें उनको हिला तक नहीं पा रही है।

सड़क को तैयार करने में काफी समय लग सकता है। उन्होंने कहा कि पहाड़ी से चट्टानें गिरने का सिलसिला धमने और हटाने के बाद ही अगला काम शुरू होगा।

<p>4.6)Description of items damaged / Estimate of Loss as per Insured</p>	<p>Rs. 11.71 Cr (initially claimed) as depicted below -</p>
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ASSESSMENT OF DAMAGES DUE TO RAINFALL BETWEEN 09-12 JULY 2023					
PACKAGE-V (GUMMA-FEDIZ)					
Stage for measurement of physical Progress	units	Rate	Appx. Damaged Qty to be attended	Amount as per contract	Remark
1) Earthwork up to top of the Sub-grade + Site clearance	Km	1,06,84,158.39	1.00	1,06,84,158.00	
2) Sub Base Course	Km	49,37,171.73	1.10	54,30,889.00	
3) Shoulder	Km	9,50,182.86	1.00	9,50,183.00	
4) Non Bitumen Base Course	Km	19,54,353.38	1.10	21,49,789.00	
5) Bitumen Base Course	Km	28,28,953.51	1.10	31,11,849.00	
6) Wearing coat	Km	24,26,745.43	1.10	26,69,420.00	
Culverts (length < 6 m)	Nos	7,31,213.16	2.00	14,62,426.00	
(a) RCC/Lined Drain	Rmt	4,182.93	810.00	33,88,173.00	
(b) PCC V-Shape drain	Rmt	1,626.80	3,010.00	48,96,657.00	
(ii) Crash Barrier	Rmt	3,309.05	1,220.00	40,37,043.00	
(iii) Kerb and Road marking	Rmt	126.89	1,100.00	1,39,577.00	
(iv) Road signs, Safety Devices, Road furniture etc.	Rmt	564.65	1,000.00	5,64,653.00	
(vii) Breast wall	Rmt	37,608.80	200.00	75,21,760.00	
(viii) PCC Retaining Wall	Rmt	53,542.96	490.00	2,62,36,052.00	
(x) Passing places	Nos	3,34,033.63	2.00	6,68,067.00	
(b) Minor Jn (Including Jn Culvert)	Nos	5,36,103.36	1.00	5,36,103.00	
(a) Slope protection in Sliding Zones with Geo cell & Hydroseeding	Sqm	3,603.11	6,295.99	2,26,85,163.00	
(c) Hydro seeding	Sqm	118.74	2,972.00	3,52,905.00	
(d) Bamboo plantation	Sqm	2,404.52	8,184.79	1,96,80,501.00	
TOTAL			-	11,71,65,368.00	

Subsequently more damages had been identified & few more losses had taken place & Insured revised it ₹ 19.55 Crore on 24.07.2023 as depicted below -



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ASSESSMENT OF DAMAGES - PACKAGE V							
ITEM OF WORK	Amount(INR)	Scope of Work	units	Rate	AFFECTED QTY	AFFECTED AMOUNT	Remark
B.1-Reconstruction (Flexible pavement)							
1) Earthwork up to top of the Sub-grade + Site clearance	9,24,17,970.11	8.650	Km	1,06,84,158.394	1.873	2,00,11,429.00	
2) Sub Base Course	4,27,06,535.46	8.650	Km	49,37,171.729	1.543	76,18,056.00	
3) Shoulder	82,19,081.73	8.650	Km	9,50,182.859	4.307	40,92,438.00	
4) Non Bitumen Base Course	1,69,05,156.74	8.650	Km	19,54,353.380	1.543	30,15,567.00	
5) Bitumen Base Course	2,44,70,447.87	8.650	Km	28,28,953.511	3.911	1,10,64,037.00	
6) Wearing coat	2,09,91,347.94	8.650	Km	24,26,745.426	3.911	94,91,001.00	
D- Re-Construction and New culverts on existing road, realignments, bypasses:							
Culverts (length < 6 m)	2,77,86,100.16	38	Nos	7,31,213.162	9.000	65,80,918.00	
Total Part 1	23,34,96,640.00					6,18,73,446.00	
(ii) Road side drains							
(a) RCC/ Lined Drain	84,70,433.09	2025	Rmt	4,182.930	1408.00	58,89,565.00	
(b) PCC V-Shape drain	1,06,14,846.53	6525	Rmt	1,626.796	4533.00	73,74,268.00	
(ii) Crash Barrier	2,87,88,750.43	8700	Rmt	3,309.052	953.00	31,53,526.00	
(iii) Kerb and Road marking	10,72,206.72	8450	Rmt	126.888		-	
(iv) Road signs, Safety Devices, Road furniture etc.	47,71,319.90	8450	Rmt	564.653		-	
(v) Solar Panels	20,37,192.77	30	Nos	67,906.426		-	
(vi) Gabion wall	57,36,305.95	85	Rmt	67,485.952		-	
(vii) Breast wall	13,59,55,812.10	3615	Rmt	37,608.800	747.00	2,80,93,774.00	
(viii) PCC Retaining Wall	16,19,03,214.72	3023.8	Rmt	53,542.964	312.00	1,67,05,405.00	
(ix) Bus Shelters	18,22,751.42	4	Nos	4,55,687.856		-	
(x) Passing places	43,42,437.22	13	Nos	3,34,033.632	1.00	3,34,034.00	
(xi) Highway light	21,44,413.44	10	Nos	2,14,441.344		-	
(xii) Paver Block with sand bedding	23,58,854.78	505	Rmt	4,671.000		-	
(xiii) Maintenance During Construction	60,04,357.63	18	Nos	3,33,575.424		-	
(xiv) Junctions (Major, Minor, Junction)							
(a) Major Jn (Including Jn Culvert)	11,79,427.39	1	Nos	11,79,427.392		-	
(b) Minor Jn (Including Jn Culvert)	26,80,516.80	5	Nos	5,36,103.360	3.00	16,08,310.00	
(xv) Miscellaneous Items							
(a) Loading Unloading Platform including building	1,76,91,410.88	1	Nos	1,76,91,410.880		-	
(b) Medical-Aid center building + Ambulance	34,31,061.50	1	Nos	34,31,061.504		-	
(c) Way-side amenities	40,20,775.20	1	Nos	40,20,775.200		-	
(d) CCTV camera + operation building	10,72,206.72	1	Nos	10,72,206.720		-	
(xvi) Slope Protection measures							
(a) Slope protection in Sliding Zones with Geo cell & Hydroseeding	4,64,80,161.31	12900	Sqm	3,603.113	8381.44	3,01,99,281.00	
(b) Hedge Brush Layer	8,04,155.04	640	Rmt	1,256.492		-	
(c) Hydro seeding	27,87,737.47	23477	Sqm	118.743	4798.79	5,69,824.00	
(d) Bamboo plantation	7,72,52,494.18	32128	Sqm	2,404.522	16527.48	3,97,40,698.00	
(xvii) Facilities for Authority-vehicle	26,80,516.80	18	Month	1,48,917.600		-	
Total Part 2	53,61,03,360					13,36,68,685.00	
Actual Contract Price	76,96,00,000					₹ 19,55,42,131.00	





The Insured had confirmed that major damages had taken place at following three locations
 – a) 99+670 to 99+870 b) 101+130 to 101+300 & c) 102+126 to 102+260.

Details of damages on these locations as provided by Insured are attached hereunder –

1) Major damage locations no – 1 - (102+126 to 102+260)

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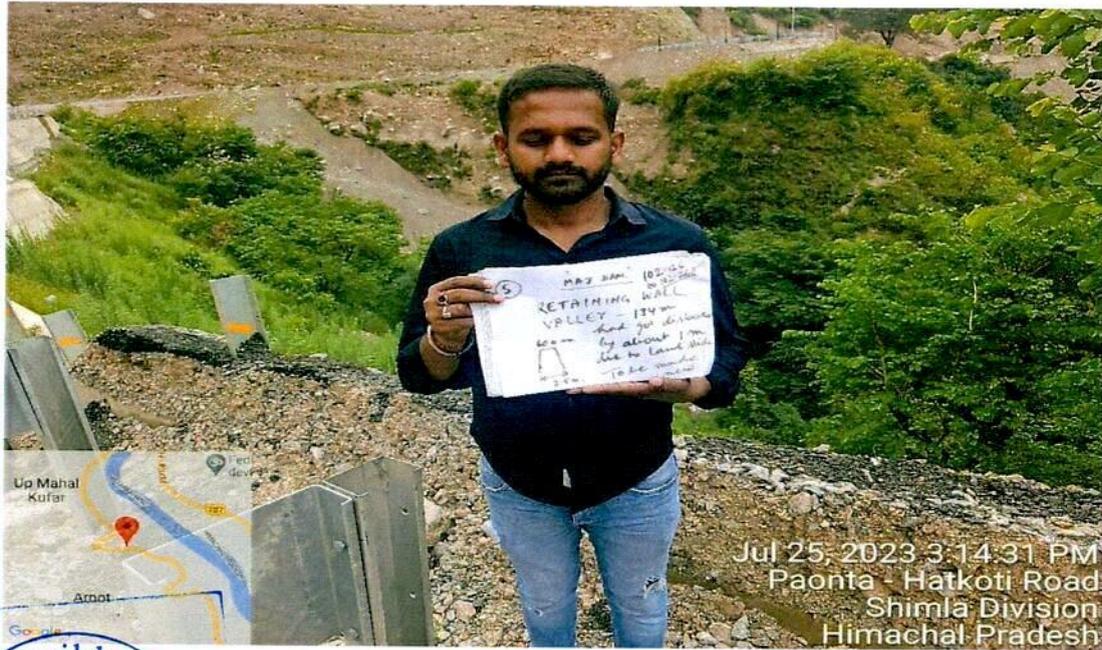
3) Location 03 : 102+126 - 102+260

1.	Earthwork	134 mtr
2.	Sub Base Course	134 mtr
3.	Shoulder	134 mtr (Left Hand Side)
4.	Non Bitumen Base course	134 mtr (Right Hand Side)
5.	Bitumen Base course	134 mtr
6.	Wearing Coat	134 mtr
7.	Breast Walls	134 mtr
8.	Retaining Walls	134 mtr
9.	V-Shape Drain	134 mtr
10.	Bamboo Plantation	1248 sqm
11.	Geocell with hydroseddy	621 sqm.

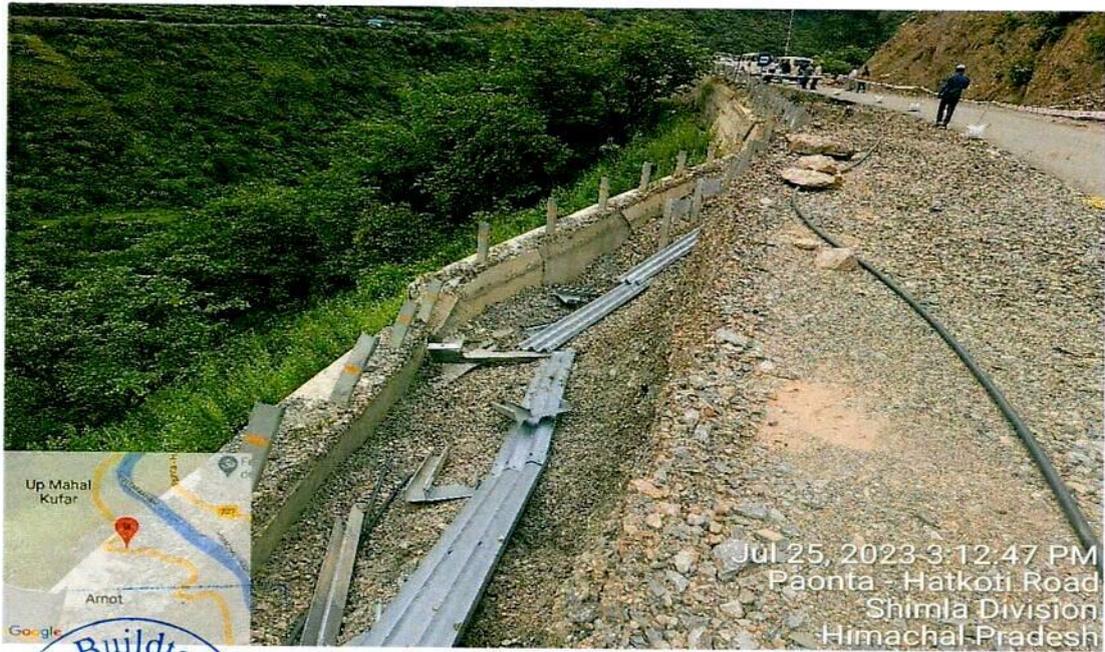
Umesh



Few photos of location no. – 102+126 to 102+260 are attached hereunder -



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Photograph submitted by Insured depicting damages at this location after mishap is attached hereunder -



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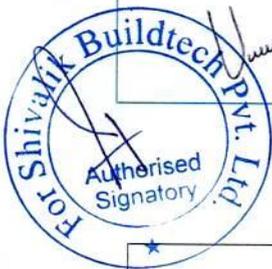


2) Details of damages at major damage location no. – 2 - (101+130 to 101+130) as provided by Insured

Page 2 of 3.

2) Location 02 : 101 + 130 - 101 + 300 .

<u>Item</u>	<u>Qty</u>
1. Earthwork	170 mtr .
2. Sub Base Course	170 200 mtr
3. Shoulder	170 mtr (Left Hand side)
	170 mtr (Right Hand side)
4. Non Bituminous Base course	170 mtr .
5. Bitumen Base Course	170 mtr
6. Wearing Coat	170 mtr
7. Breat Walls.	170 mtr
8. Retaining wall	41 mtr
9. Box Drain (RCC lined Drain)	30 mtr .
10. V-Shape Drain	140 mtr .
11. Culvert	01 Nos.
12. Bamboo Plantation	1685 sqm.
13. Hydeseeding	460 . sqm
14. Geocell with hydeseeding	1087.17 spm.





Few photos of location no. – 101+130 to 101+300 taken by us during survey are attached hereunder –



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Few photographs submitted by Insured of this location during developing cracking on Road / washing out road at location is attached hereunder -



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- 3) Details of damages at major damage location no. - 3 (99+670 to 99+870) as provided by Insured -

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Loss at Gumma Reddy section of NH-707 in H.D.
from 11.7.2023 to 12.7.2023.

Major Loss.

1) Location - 01 : 99+670 - 99+870

Item	Qty.
1. Earthwork.	200 mtr.
2. Sub base course	200 mtr.
3. Shoulder	200 mtr (Left hand side)
	200 mtr (Right hand side)
4. Non Bituminous Base course	200 mtr.
5. Bitumen Base Course	200 mtr.
6. Wearing Coat	200 mtr.
7. Breast wall.	38 mtr.
8. Retaining wall	62 mtr.
9. Y-Shape drain	200 mtr.

D. S. S. S.

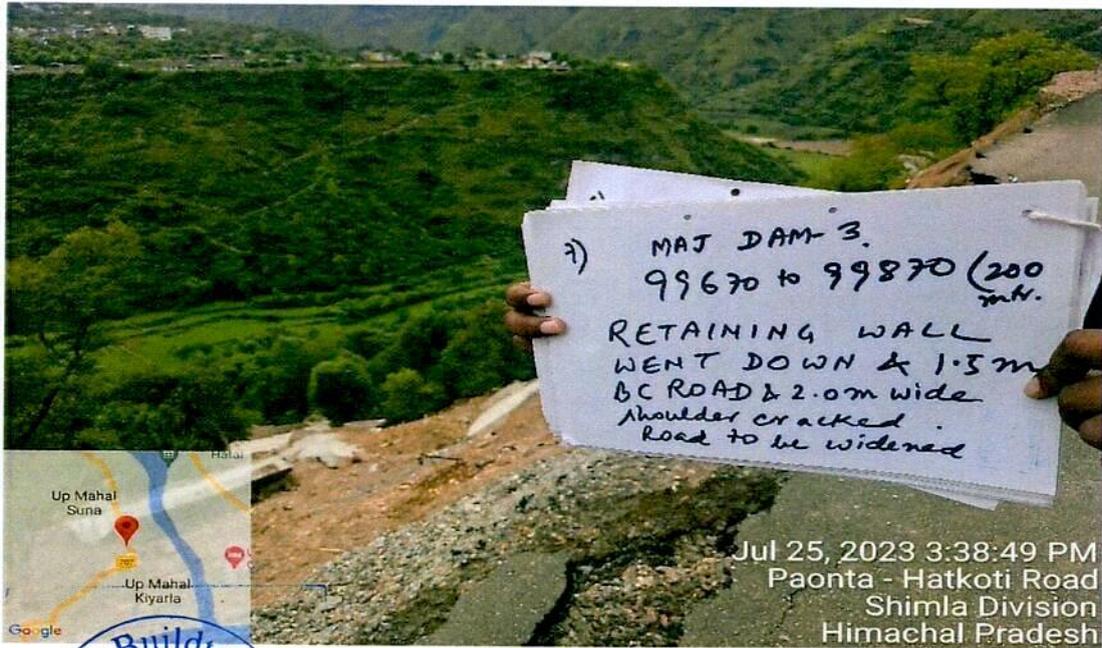
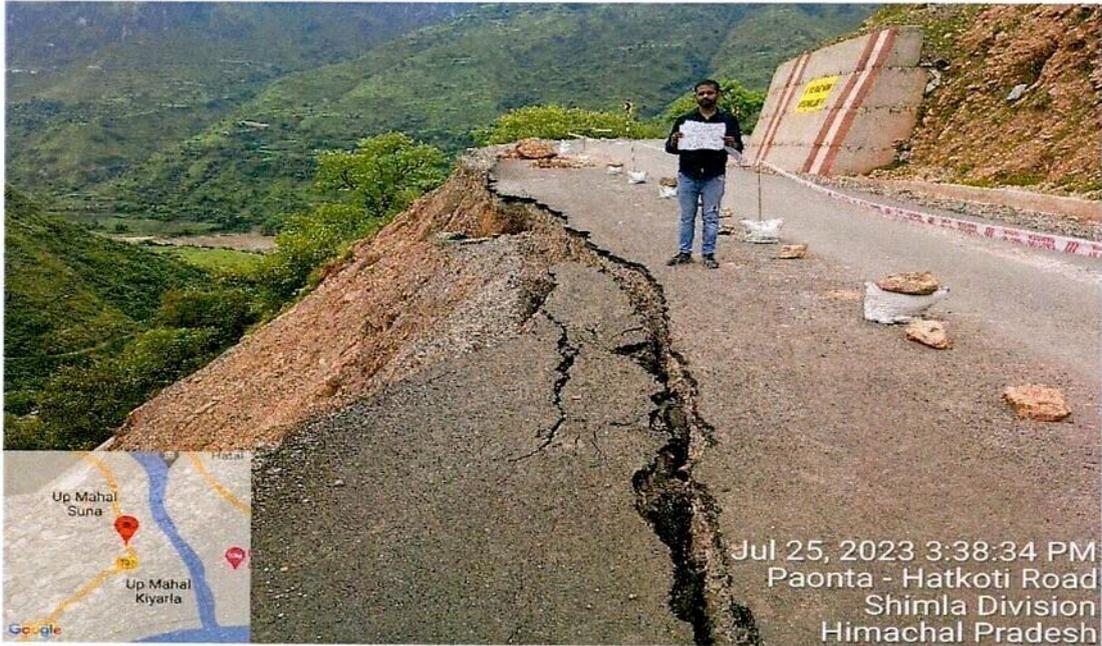




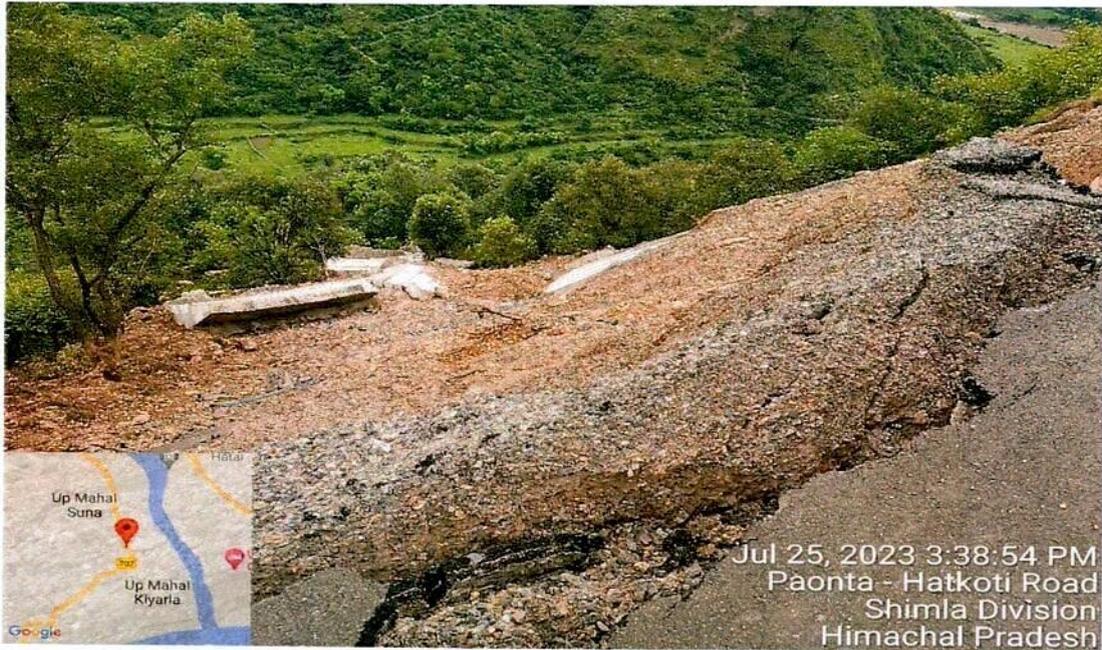
Few photos of location no. – 99+670 to 99+870 are attached hereunder -



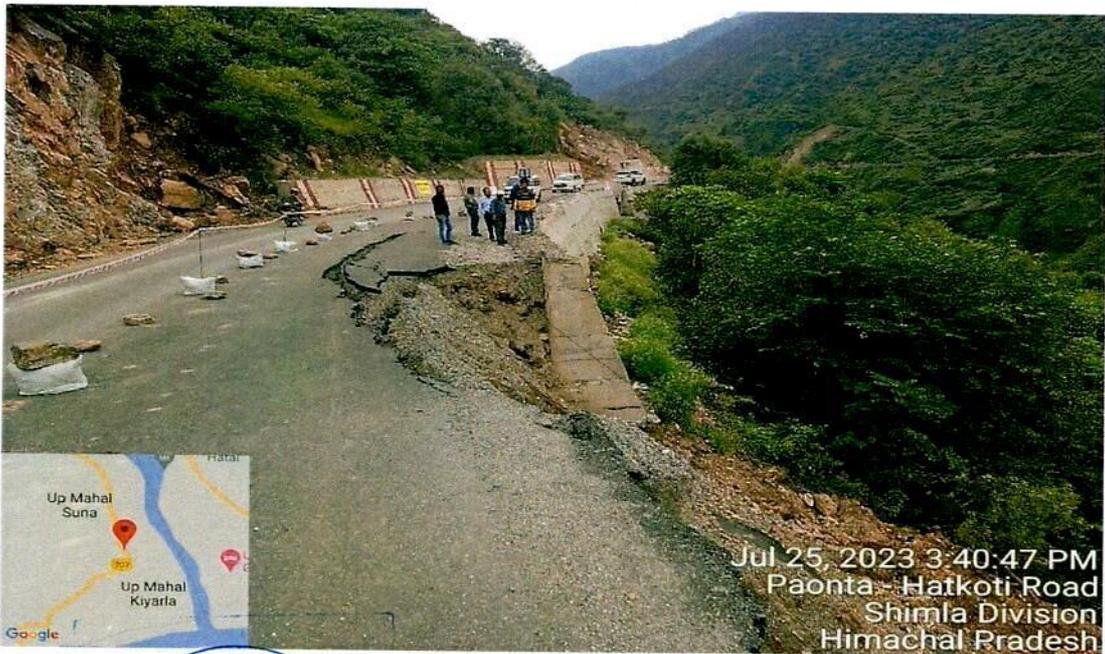
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Subsequently after our various visits for verification, they have revised their estimate & final claim bill is attached hereunder for ready reference -

ITEM OF WORK	Amount(INR)	Scope of Work	units	Rate as per BOQ		Estimate received on 13.07.2023		Estimate received on 24.07.2023		(As per BOQ rate)			As per rate analysis submitted by Insured			
						Approx. Qty	Amount claimed	Approx. Qty	Amount claimed	Approx. Qty	UOM	Amount claimed	Approx. Qty	UOM	Rate as per Insured	Amount claimed
B.1-Reconstruction (Flexible)				Rs.	Unit											
1) Earthwork up to top of the Sub-grade + Site clearance	92,417,970.11	8.650	Km	10,684,158.39	per km	1.0	10,684,158	1.87	20,011,429	0.17	Km	1,816,306.93	10,328	Cum	140	1,445,850
2) Sub Base Course	42,706,535.46	8.650	Km	4,937,171.73	per km	1.1	5,430,889	1.54	7,618,056	0.38	Km	1,876,125.26	760	Cum	3,643	2,768,680
3) Shoulder	8,219,081.73	8.650	Km	950,182.86	per km	1.0	950,183	4.31	4,092,438			1,355,501.80	646.00	Cum	2,098.30	1,355,502
4) Non Bitumen Base Course (WMM)	16,905,156.74	8.650	Km	1,954,353.38	per km	1.1	2,149,789	1.54	3,015,567	0.38	Km	742,654.28	596	Cum	4,433	2,643,111
5) Bitumen Base Course (DBM)	24,470,447.87	8.650	Km	2,828,953.51	per km	1.1	3,111,849	3.91	11,064,037	1.16	Km	3,277,625.54	317	Cum	11,881	3,765,500
6) Wearing coat	20,991,347.94	8.650	Km	2,426,745.43	per km	1.1	2,669,420	3.91	9,491,001	1.16	Km	2,811,627.25	280	Cum	14,142	3,961,704
D- Re-Construction and New culverts on existing road, realignments, bypasses:																
Culverts (length < 6 m)	27,786,100.16	38	Nos	731,213.16	per pc	2	1,462,426	9.00	6,580,918	1.00	Nos	731,213.16				
No. of boxes in culvert													8	nos.	139,139	1,113,112
Apron of culvert													8	nos.	22,042	176,336
(ii) Road side drains																
(a) RCC/ Lined Drain	8,470,433.09	2025	Rmt	4,182.93	per Rmtr	810	3,388,173	1408.00	5,889,565	182.00	Rmt	761,293.25				
Box													182	nos.	13,000	2,366,000
Slab													270	nos.	1,834	495,242
(b) PCC V-Shape drain	10,614,846.53	6525	Rmt	1,626.80	per Rmtr	3,010	4,896,657	4533.00	7,374,268	626	Rmt	1,018,374.55	626	m	2,867	1,794,949
(ii) Crash Barrier	28,788,750.43	8700	Rmt	3,309.05	per Rmtr	1,220	4,037,043	953.00	3,153,526	581	Rmt	1,922,559.08	581	m	5,359	3,113,678
(vi) Gabion wall	5,736,305.95	85	Rmt	67,485.95	per Rmtr				-	15	Rmt	1,012,289.29	45	Cum	3,155	141,997
(vii) Breast wall	135,955,812.10	3615	Rmt	37,608.80	per Rmtr	200	7,521,760	747.00	28,093,774	185	Rmt	6,938,823.60	1,245	Cum	10,586	13,179,570
(viii) PCC Retaining Wall	161,903,214.72	3023.8	Rmt	53,542.96	per Rmtr	490	26,236,052	312.00	16,705,405	110	Rmt	5,889,726.05	870	Cum	10,586	9,209,487
(xvi) Slope Protection measures																
(a) Slope protection in Sliding Zones with Geo cell & Hydroseeding	46,480,161.31	12900	Sqm	3,603.11	per Sqm	6,296	22,685,165	8381.44	30,199,281	4,570	Sqm	16,466,227.69	4,570	Sqm	1,726	7,888,231
(b) Hedge Brush Layer	804,155.04	640	Rmt	1,256.49	per Rmtr				-							
(c) Hydro seeding	2,787,737.47	23477	Sqm	118.74	per Sqm	2,972	352,905	4798.79	569,824	5,450	Sqm	647,151.22	5,450	Sqm	55	299,750
(d) Bamboo plantation	77,252,494.18	32128	Sqm	2,404.52	per Sqm	8,185	19,680,511	16527.48	39,740,698	13,950	Sqm	33,543,086.83	13,950	Sqm	44	612,624
Total :	769,600,000						115,256,981		193,599,787			80,810,585.77				56,331,521

Thus, Final Claim Amount (Revised) = ₹ 5.6331 Crore (On basis of rate analysis submitted by Insured)

& = ₹ 8.081 Crore (on basis of BOQ rates)



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5.0) Risk Profile

Following were learnt during discussion –

- 1) M/s. Shivalik Build Tech Pvt. Ltd., Noida was incorporated on 12.07.2004 & currently has following Directors –
 - a) Mr. Sandeep Bhatia – S/o. – Lt. Sh. Satpal Bhatia, R/o. – L 802, Pearl Gateway Tower, Sector – 44, Noida.
 - b) Mr. Arjun Bhatia – S/o. – Sh. Anil Kumar Bhatia, R/o. – 679, Sector – 8, Panchkula, Haryana.
 - c) Mr. Madhan Bhatia, S/o. – Sh. Sandeep Bhatia, R/o. – L 802, Pearl Gateway Tower, Sector – 44, Noida.
- 2) They are engaged in following activities –
 - a) Supply of readymix concrete in Govt. Power Plants.
 - b) Construction of Govt. Buildings.
 - c) Construction of road.
- 3) They had been awarded above project in Feb.' 2022 for total contract value of ₹ 76.96 Crore.

This involved following major work –

- a) Widening of existing road of average 2.6 m width to 12 m clear width & excavation for breast wall & retaining wall of various height.
 - b) 38 nos. culverts.
 - c) One major junction (approx. 103.250) & five minor junctions.
 - d) Building work including loading / unloading platform, medical aid centre building, wayside amenities, CCTV cameras, operational building, traffic aid centre building etc.
 - e) Bamboo plantation & hydroseeding with & without Geo for slope protection as per site condition.
- 4) **Financial** – Turnover – ₹ 132.00 Crore.
 - 5) Currently they are undertaking road project at above site only.
 - 6) When they were awarded above project, there was on average 2.6 mtr. wide road in the entire project stretch without B.C. with highly uneven surface. They started work at above project site on 22.04.2022 & approx. 90% of work had been undertaken by Plant & Machinery & equipments owned by them.

The bamboo plantation had been jointly inspected by Forest Ranger, Nerwa on 16.05.2023 as per advice of Principals. They have also taken consultancy of M/s. Forest Research Institute, Dehradun & Himalayan Forest Institute, Shimla for hydroseeding & bamboo plantation work for slope protection.





- 7) M/s. LNM Infra, Shellai are the consultants for the project appointed by the Principals & they have a division at Paonta Sahib where Mr. Prithvi Raj Acharya is team leader for looking after plantation work for slope protection.

Copy of Risk Profile is attached hereunder for ready reference-

RISK PROFILE-

Road Project work at Gumma Fejiz section (94.900 to 103.550 km) - 8.65 km of NH-707 in H.P.
 Contractor - M/s Shivalik Buildtech P Ltd.,
 Corp off. - A-1/A, 2nd Floor, Sec-16, Noida, U.P.
 Principals - Project Implementation Unit (PIU), Paonta Sahib,
 NORTH (Ministry of Road Transportation & Highways)

Following were learnt during discussion.

- 1) M/s. Shivalik Buildtech P Ltd., Noida was incorporated on 12.7.2004 & currently has following directors -
 - a) Mr. Sandeep Bhatia S/o. - Lt. Sh. Satpal Bhatia, R/o. - L 802, Pearl Gateway tower, Sec-14, Noida. - Mg. Director.
 - b) Mr. Arjun Bhatia - S/o. Sh. Anil K. Bhatia, R/o. - 679, Sec-8, Panchkula, Haryana
 - c) Mr. Madhav Bhatia, S/o. Sh. Sandeep Bhatia, R/o. - L-802, Pearl Gateway Tower, Sec-14, Noida.
- 2) They are engaged in following activities -
 - a) Supply of ready mix concrete in spot. Power plants.
 - b) Construction of spot-buildings.
 - c) Construction of road.
- 3) They had been awarded above project in Feb. 2022 for total contract value of Rs. 76.76 crore. This involved following major work -
 - a) Widening of existing road of average 2.6 m width to 12 m clear width & excavation for breast wall & retaining wall of various height.
 - b) 38 no. culverts.
 - c) one major junction (approx. 103.250) & five minor junctions.
 - d) Building work including loading / unloading platform, medical aid centre building, way side amenities, CCTV cameras, operational building, traffic aid centre building etc.





- e) Bamboo plantation & hydroseedings with & without geo for slope protection as per site condition -
- 4) Financial
T/o. - 132 crore.
- 5) currently they are undertaking road project at above site only.
- 6) when they were awarded above project, there was on average 2.6 mtr. wide road in the entire project stretch without B.C. with highly uneven surface. They started work at above project site on 22.4.2022 & approx. 90% of work had been undertaken by P&M & equipments owned by them. The bamboo plantation had been jointly inspected by Forest Range, Nerwa on 16.5.2023 as per advise of Principals. They have also taken consultancy of M/s. Forest Research Institute, Dehradun & Himalayan Forest Institute, Shimla for hydroseeding & bamboo plantation work for slope protection.
- 7) M/c. LMM Infra, Shillai are the consultants for the project appointed by the Principals & they have a division at Raonta Saluwa where Mr. Prithviraj Acharya is team leader for working after plantation work for slope protection.

As per Shillai
26/7/23





6.0) Similar losses in past

The Insured had confirmed that this is the first such loss suffered by them.

7.0) Specific Comments With Insurance Policy / Project Contract

On scrutiny of policy following had been noted :

- a) The project contract value is the S.I.. Now, the project contract value includes plantation work amounting to ₹ 12.73 Crore which is 16.54% of total project cost as depicted below:

ITEM OF WORK	% weightage	Amount(INR)	Scope of Work	units	Effective Rate (per linear km.)
Slope Protection measures (plantation work)					
(a) Slope protection in Sliding Zones with Geo cell & Hydroseeding	8.67%	46,480,161.31	12900	Sqm	3,603.11
(b) Hedge Brush Layer	0.15%	804,155.04	640	Rmt	1,256.49
(c) Hydro seeding	0.52%	2,787,737.47	23477	Sqm	118.74
(d) Bamboo plantation	14.41%	77,252,494.18	32128	Sqm	2,404.52
Total cost of Slope protection measures (Plantation work)		127,324,548.00			
16.54% of total contract cost					





Breakup of project cost

ITEM OF WORK	% weightage	Amount(INR)	Scope of Work	units	Effective Rate (per linear km.)
B.1-Reconstruction (Flexible pavement)					
1) Earthwork up to top of the Sub-grade + Site	39.58%	92,417,970.11	8.650	Km	10,684,158.39
2) Sub Base Course	18.29%	42,706,535.46	8.650	Km	4,937,171.73
3) Shoulder	3.52%	8,219,081.73	8.650	Km	950,182.86
4) Non Bitumen Base Course	7.24%	16,905,156.74	8.650	Km	1,954,353.38
5) Bitumen Base Course	10.48%	24,470,447.87	8.650	Km	2,828,953.51
6) Wearing coat	8.99%	20,991,347.94	8.650	Km	2,426,745.43
D- Re-Construction and New culverts on existing road, realignments, bypasses:					
Culverts (length < 6 m)	11.90%	27,786,100.16	38	Nos	731,213.16
Total Part 1	100.00%	233,496,640.00			
(ii) Road side drains					
(a) RCC/ Lined Drain	1.58%	8,470,433.09	2025	Rmt	4,182.93
(b) PCC V-Shape drain	1.98%	10,614,846.53	6525	Rmt	1,626.80
(ii) Crash Barrier	5.37%	28,788,750.43	8700	Rmt	3,309.05
(iii) Kerb and Road marking	0.20%	1,072,206.72	8450	Rmt	126.89
(iv) Road signs, Safety Devices, Road furniture etc.	0.89%	4,771,319.90	8450	Rmt	564.65
(v) Solar Panels	0.38%	2,037,192.77	30	Nos	67,906.43
(vi) Gabion wall	1.07%	5,736,305.95	85	Rmt	67,485.95
(vii) Breast wall	25.36%	135,955,812.10	3615	Rmt	37,608.80
(viii) PCC Retaining Wall	30.20%	161,903,214.72	3023.8	Rmt	53,542.96
(ix) Bus Shelters	0.34%	1,822,751.42	4	Nos	455,687.86
(x) Passing places	0.81%	4,342,437.22	13	Nos	334,033.63
(xi) Highway light	0.40%	2,144,413.44	10	Nos	214,441.34
(xii) Paver Block with sand bedding	0.44%	2,358,854.78	505	Rmt	4,671.00
(xiii) Maintenance During Construction	1.12%	6,004,357.63	18	Nos	333,575.42
(xiv) Junctions (Major, Minor, Junction)					
(a) Major Jn (Including Jn Culvert)	0.22%	1,179,427.39	1	Nos	1,179,427.39
(b) Minor Jn (Including Jn Culvert)	0.50%	2,680,516.80	5	Nos	536,103.36
(xv) Miscellaneous Items					
(a) Loading Unloading Platform including building	3.30%	17,691,410.88	1	Nos	17,691,410.88
(b) Medical-Aid center building + Ambulance	0.64%	3,431,061.50	1	Nos	3,431,061.50
(c) Way-side amenities	0.75%	4,020,775.20	1	Nos	4,020,775.20
(d) CCTV camera + operation building	0.20%	1,072,206.72	1	Nos	1,072,206.72
(xvi) Slope Protection measures					
(a) Slope protection in Sliding Zones with Geo cell & Hydroseeding	8.67%	46,480,161.31	12900	Sqm	3,603.11
(b) Hedge Brush Layer	0.15%	804,155.04	640	Rmt	1,256.49
(c) Hydro seeding	0.52%	2,787,737.47	23477	Sqm	118.74
(d) Bamboo plantation	14.41%	77,252,494.18	32128	Sqm	2,404.52
(xvii) Facilities for Authority -vehicle					
	0.50%	2,680,516.80	18	Mont	148,917.60
Total Part 2	100.00%	536,103,360			
Actual Contract Price		769,600,000			

Hence, this plantation work for slope protection was covered in scope of policy.



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8.0) Cause Of Loss & Admissibility of liability in scope of policy

The Insured's representative had attributed the said loss to landslide at various locations due to excessive rainfall.

Thus, this loss had been occasioned due to AOG which was indemnifiable under scope of policy.

9.0) Our Survey / Inspection

Claimed Loss : Rs. 11.71 (initially claimed) ;

Revised to Rs.19.55 Crore

Final Revised to ₹ 5.6331 Crore

As described in earlier para, survey couldn't be undertaken for almost 10 days as there were repeated blockage of road due to landslide caused by incessant rainfall & finally as per prior appointment with Insured we visited the project site of Insured (Gumma – Fediz Section) from 24.07.2023 to 26.07.2023, wherein various damages were inspected, few photographs taken & various details were collected.

Following had been noted:

- At many locations the affected property was entrapped in debris & hence it was not possible to assess extent of damage.
- We had advised Insured to prepare activity sheet describing reinstatement of affected insured property signed by their Supervisor & format had been provided to them for the purpose & they have started uploading it on WhatsApp group as suggested.
- We had advised them to provide breakup list of cost of material procured for plantation work (slop protection work) in the project.





d) They had initially submitted estimate towards repair / reinstatement of damaged property amounting to ₹ 117,165,368.00 (11.72 Crore) taking into account of loss suffered till 12.07.2023 (16:00 hrs.) & subsequently submitted another estimate amounting to ₹ 195,542,131.00 (19.55 Crore) on 24.07.2023. The difference thus appears to be attributed to damages occasioned between 12.07.2023 to 24.07.2023. However, later the Insured had clarified that while preparing initial estimate few items were omitted & also some losses had taken place subsequently.

An ILA report dtd. 08.08.2023 was submitted with Underwriters apprising them of all pros & cons & status of case.

Subsequent to our ILA report dated 08.08.2023, following activities had been undertaken in the matter.

9.1) Visit to Insured's site on 12.08.2023 & 14.08.2023!

As per request of Insured visit was undertaken from 12.08.2023 to 14.08.2023 to Insured's site & few photographs were taken during this visit are as follows –

Photos taken on 12.08.2023

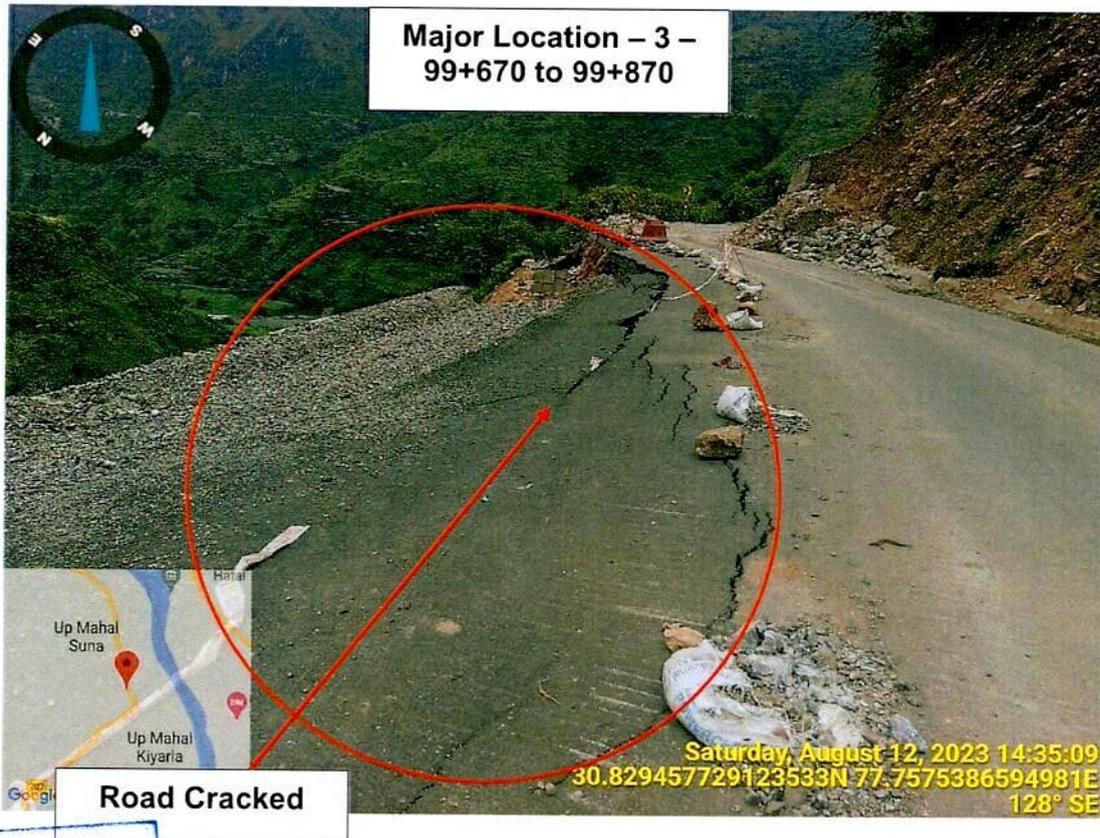
1) Major Location – 3 – 99+670 to 99+870



Retaining wall washed out



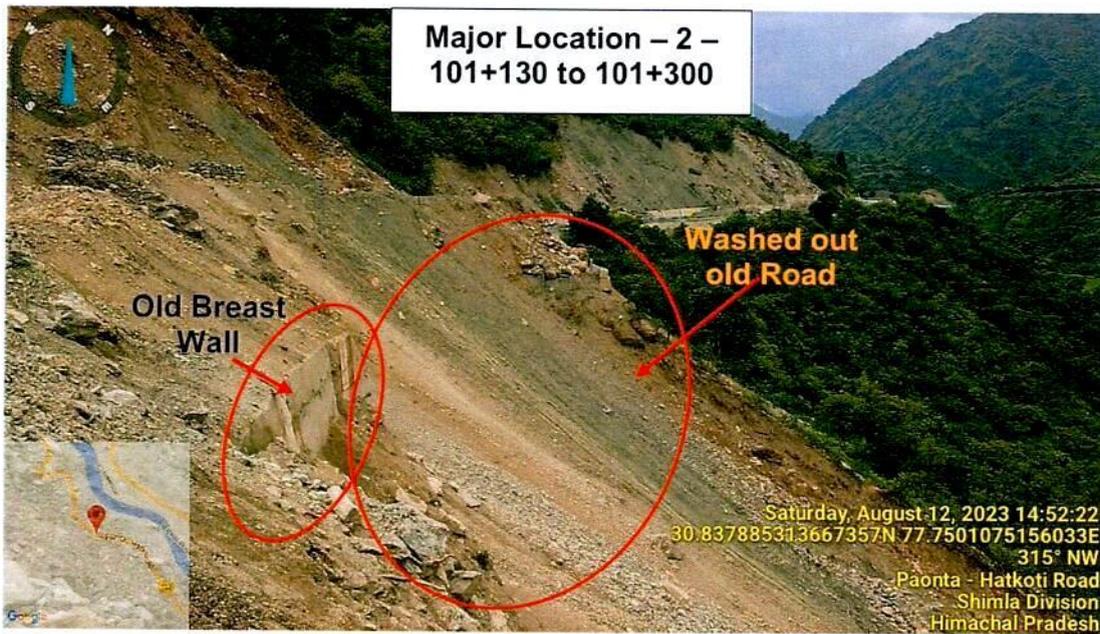
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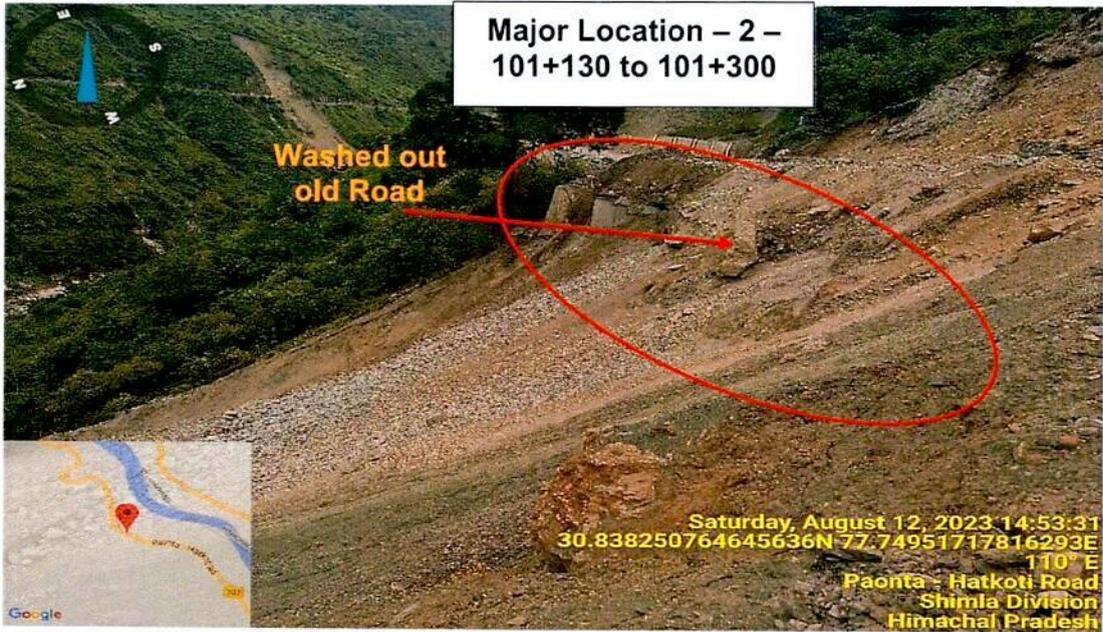
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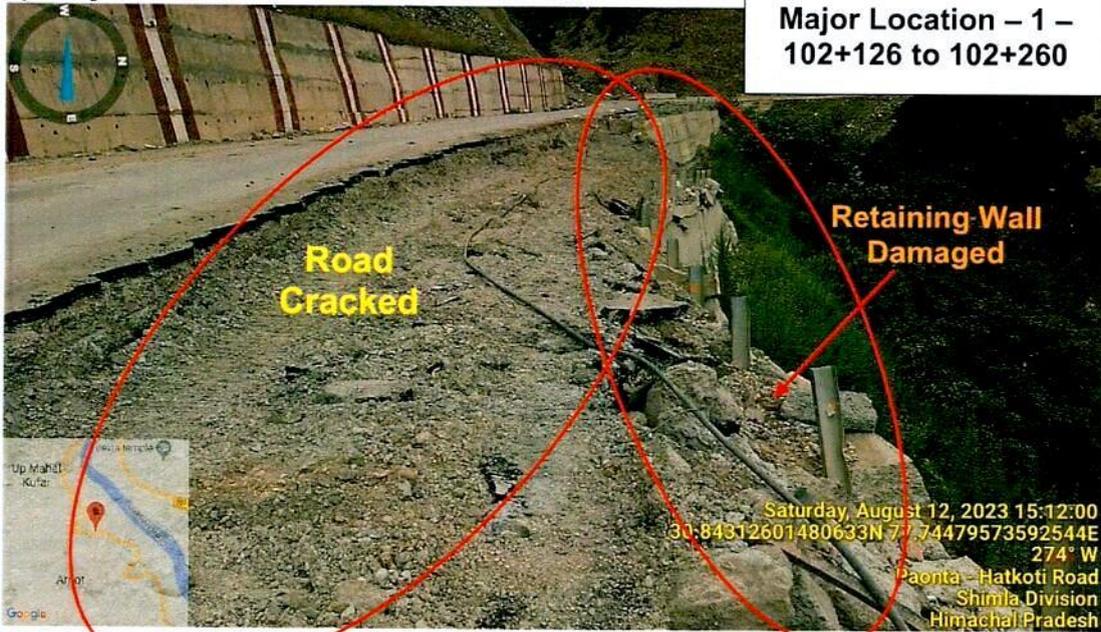
2) Major Location – 2 – 101+130 to 101+300 (Complete Road washout) – most serious damage location



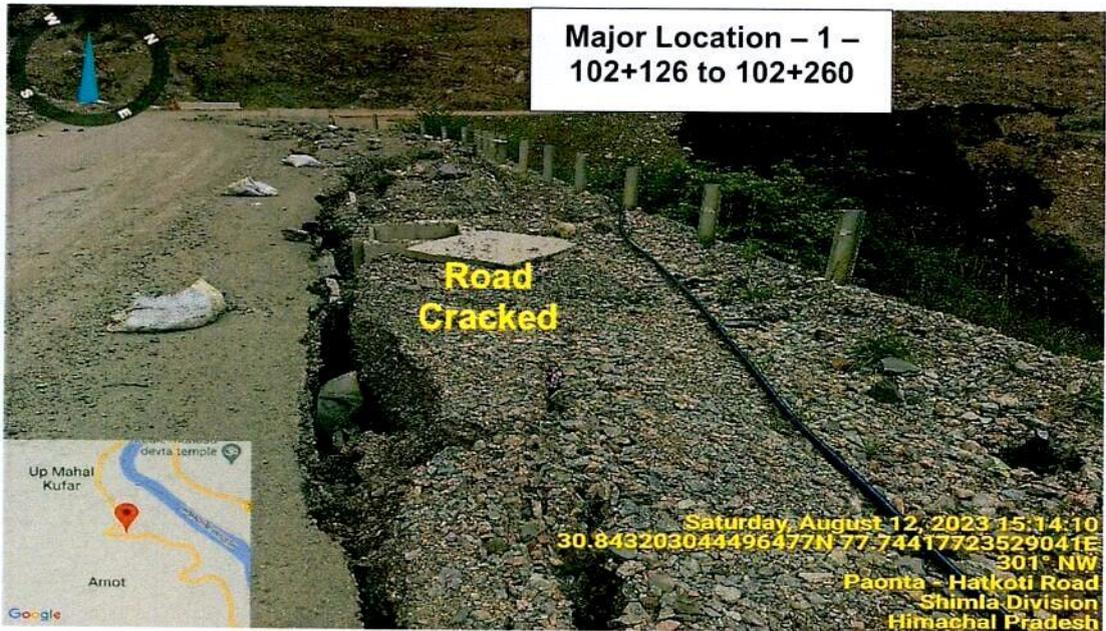
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3) Major Location – 1 – 102+126 to 102+260



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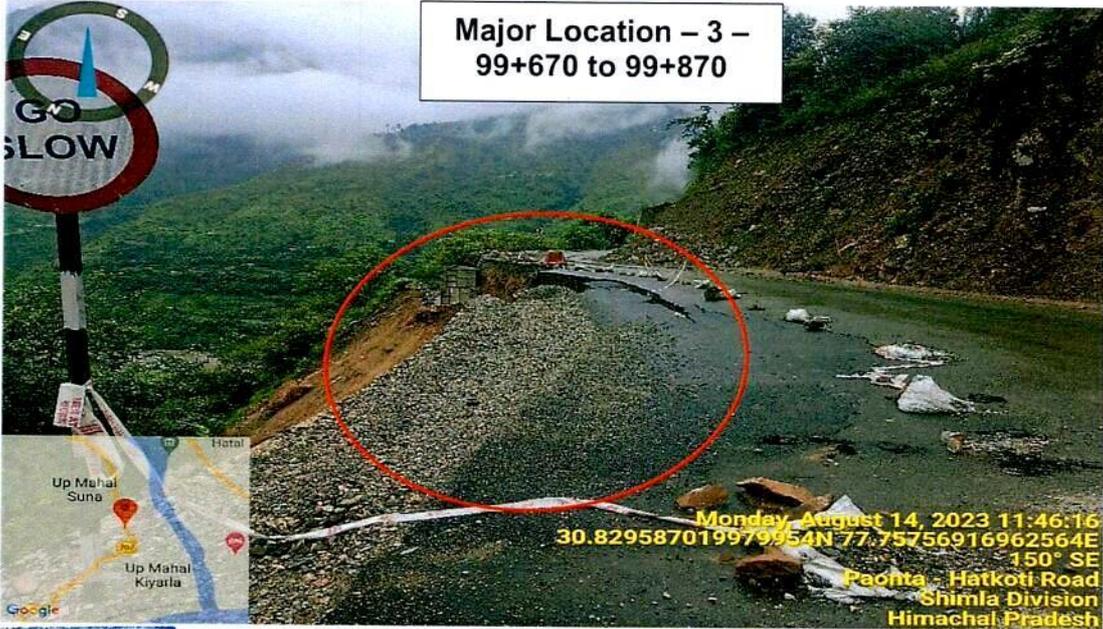


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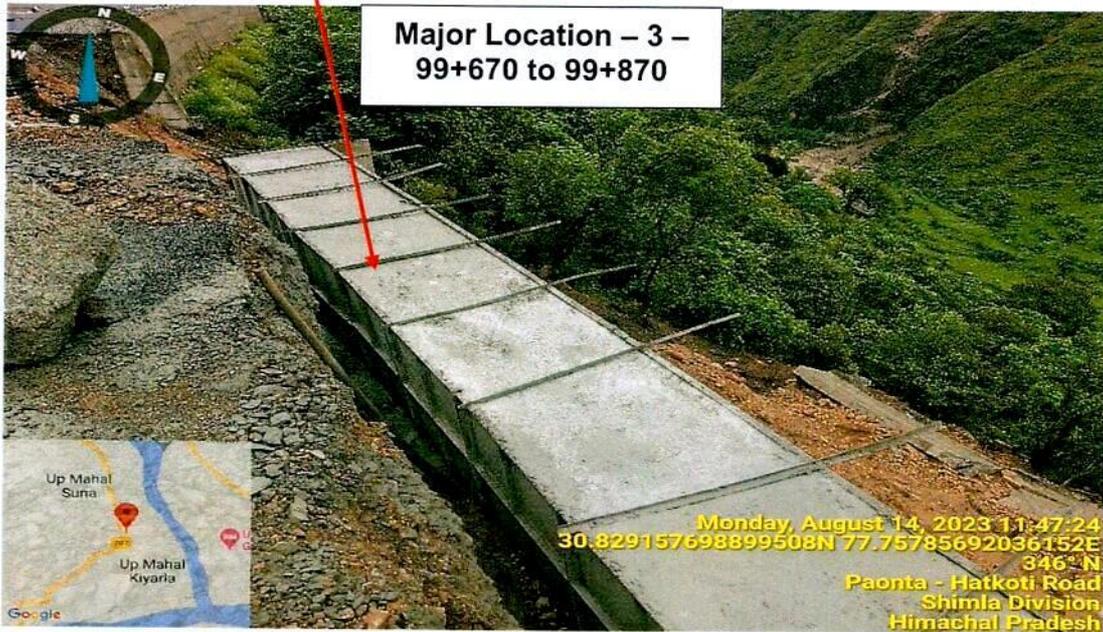


Photos taken on 14.08.2023

1) Major Location - 3 - 99+670 to 99+870



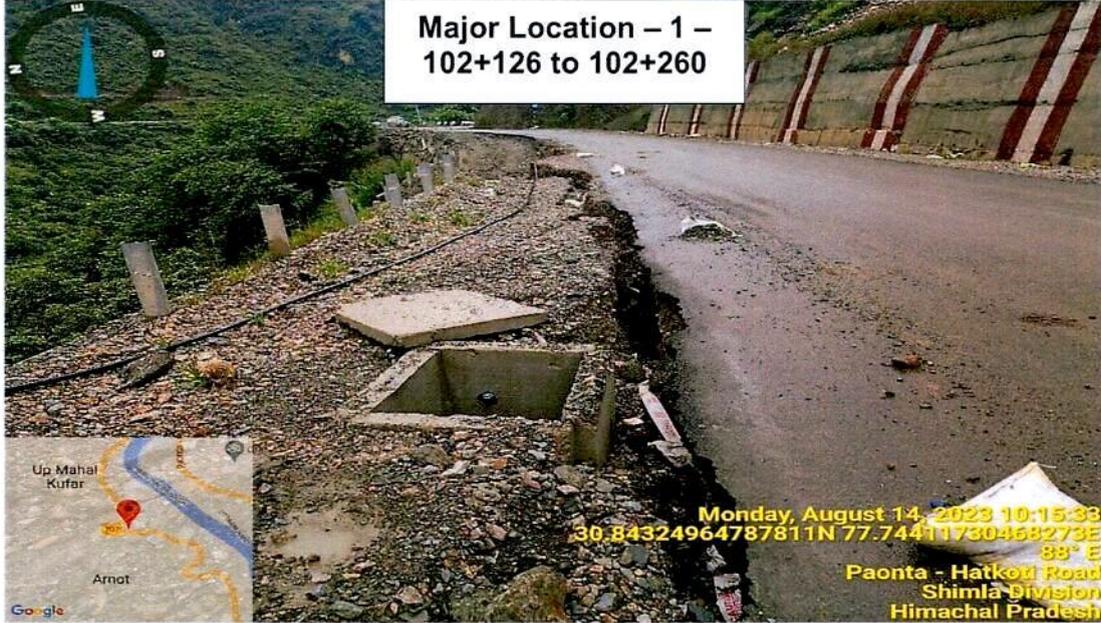
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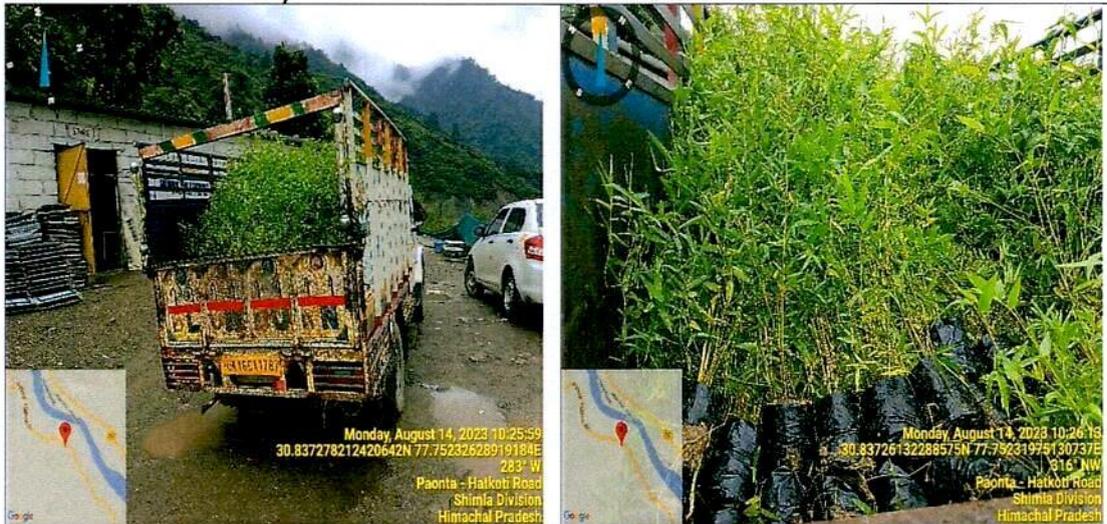
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2) Major Location – 1 – 102+126 to 102+260



3) Few more photos taken depicting various other places at site are as follows:
(1000 pieces bamboo Plant received for plantation at Dumping Zone – 1 – unclaimed location)



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Bamboo plant received today (i.e. 14/08/2023) for plantation at Dumping zone - 1

GSTIN: 09GKPA9823124 NYDICE 8830766228
8857328875

GREEN WOOD HERBS & PLANTS
Services & Supply All Over India
Tajpur, Chittora Road, Bikaner - 334001 U.P. (INDIA)

Invoice No: 121 Invoice Date: 14/08/2023

To: *Shivaji Builders Pvt. Ltd.*
Address: *Pragati Complex Bikaner*

Sl. No.	Particulars	Qty	Rate	Amount
1	<i>Bamboo</i>	<i>1000</i>	<i>1500</i>	<i>15000</i>
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
Total Invoice Amount in Words: <i>Eight thousand</i>				Total Amount Before Tax: <i>15000</i>
: <i>Rs 25 only</i>				CGST: %
				SGST: %
				IGST: %
				Round off:
Total Amount After Tax: <i>15000</i>				

For: GREEN WOOD HERBS & PLANTS

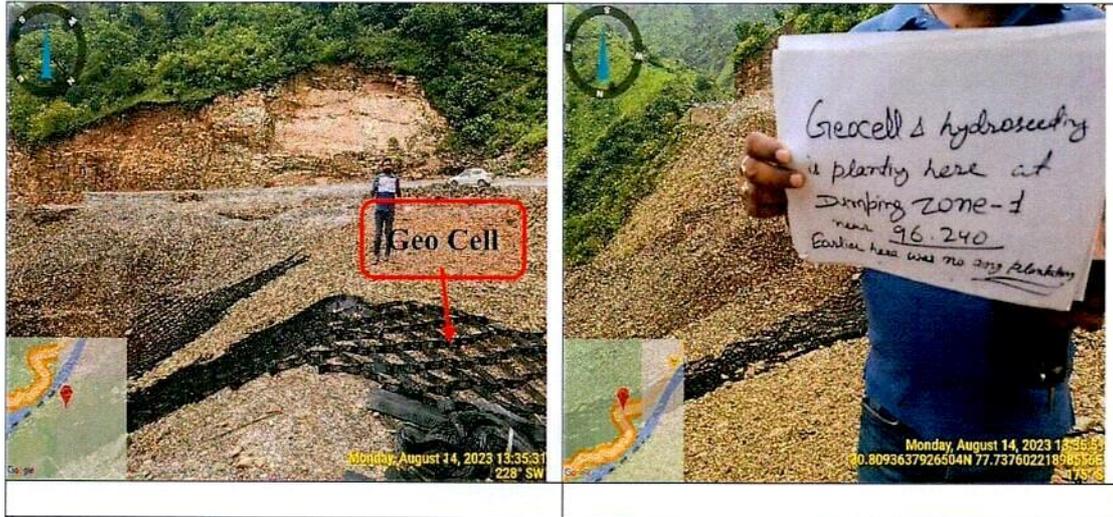
E & OE
All disputes are Subject to Bikaner Jurisdiction



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Dumping Zone – 1 (Unclaimed location) – Here Geo cell was being laid & few bamboo plants had been planted & also hydroseeding had been done here after our earlier visit (in our absence).



9.2) Meeting with Insured’s representative on 05.09.2023

A meeting was held with Insured’s representative – Mr. Arjun Bhatia & their M.D. Shri Sandeep Bhatia on 05.09.2023 wherein various aspects of loss were discussed. It was clarified to the Insured that damage of plantation would be indemnifiable provided reinstatement is done at same location in safe manner.



INSURANCE SURVEYORS & ENGINEERS ** SLA- 50383 Exp. 05.03.2026 **: IISLA membership no.: F / N / 07598
 SISTER DIVISIONS – FACT VERIFICATION / SALVAGE SETTLER / VALUATION / INSPECTION / MARINE CARGO SUPERINTENDENTS.



9.3) Visit from 20.09.2023 to 23.09.2023!

As per request of Insured's representatives we visited Insured's project site from 20.09.2023 to 23.09.2023 wherein various photographs were taken, and details were noted as follows-

Photographs taken on 20.09.2023 -



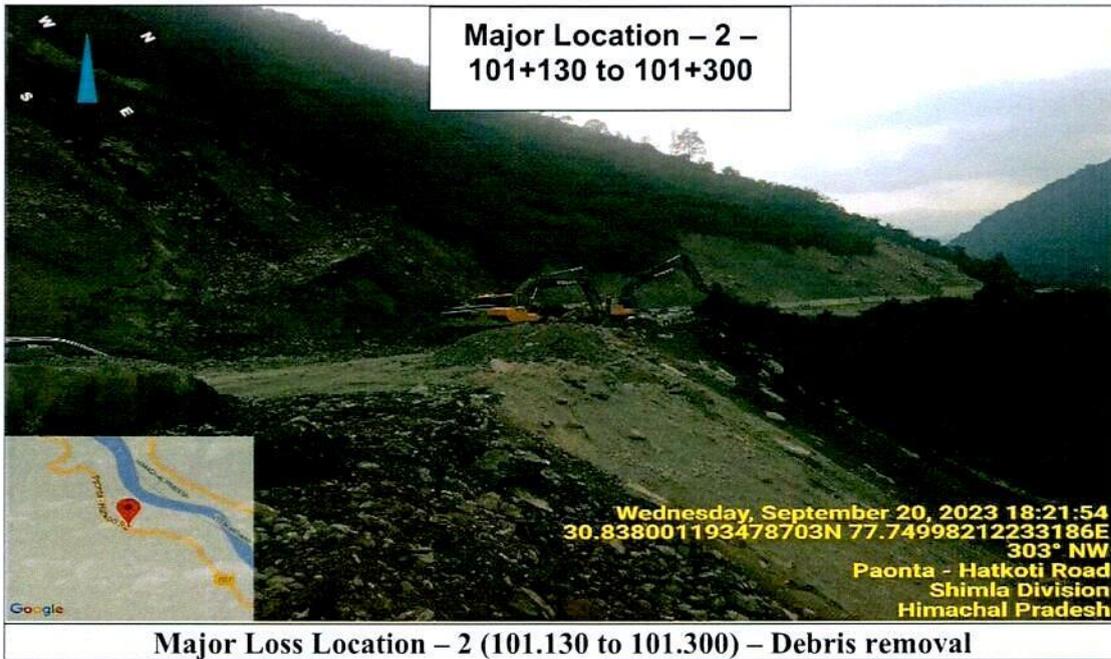
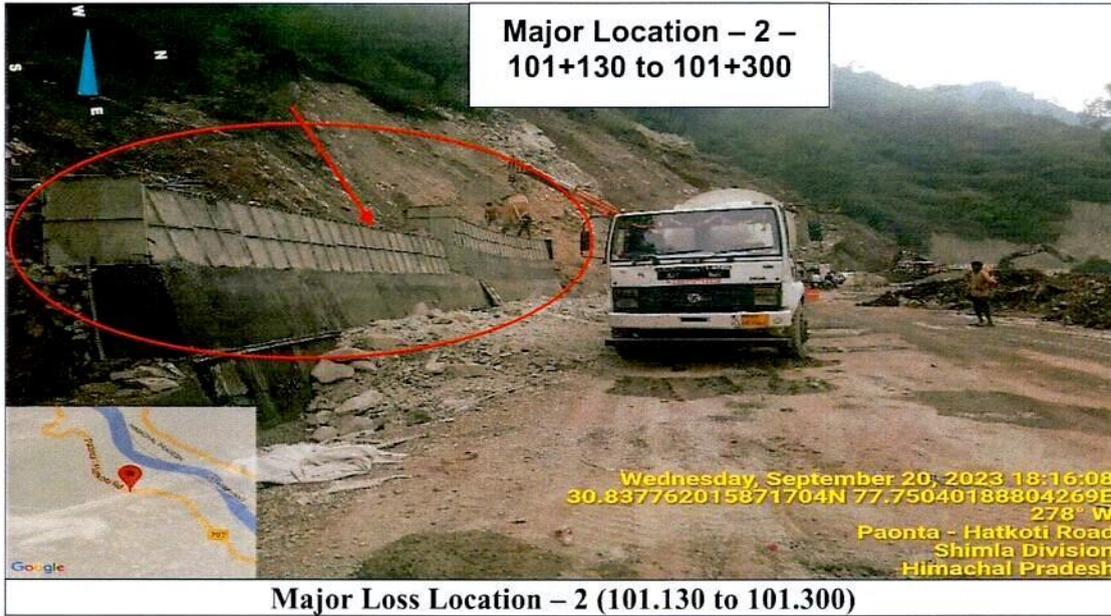
Dumping Zone - 1 - Geocell Hydrocedding plantation work is under process (This location is not under claim)



Dumping Zone - 1 (Bamboos were already planted over Geocell in this area after our earlier visit on 14.08.2023)



INSURANCE SURVEYORS & ENGINEERS ** SLA- 50383 Exp. 05.03.2026 **: IISLA membership no.: F / N / 07598
 SISTER DIVISIONS - FACT VERIFICATION / SALVAGE SETTLER / VALUATION / INSPECTION / MARINE CARGO SUPERINTENDENTS.



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Photographs taken on 21.09.2023 -



Major Loss Location - 1 (102.126 to 102.260)



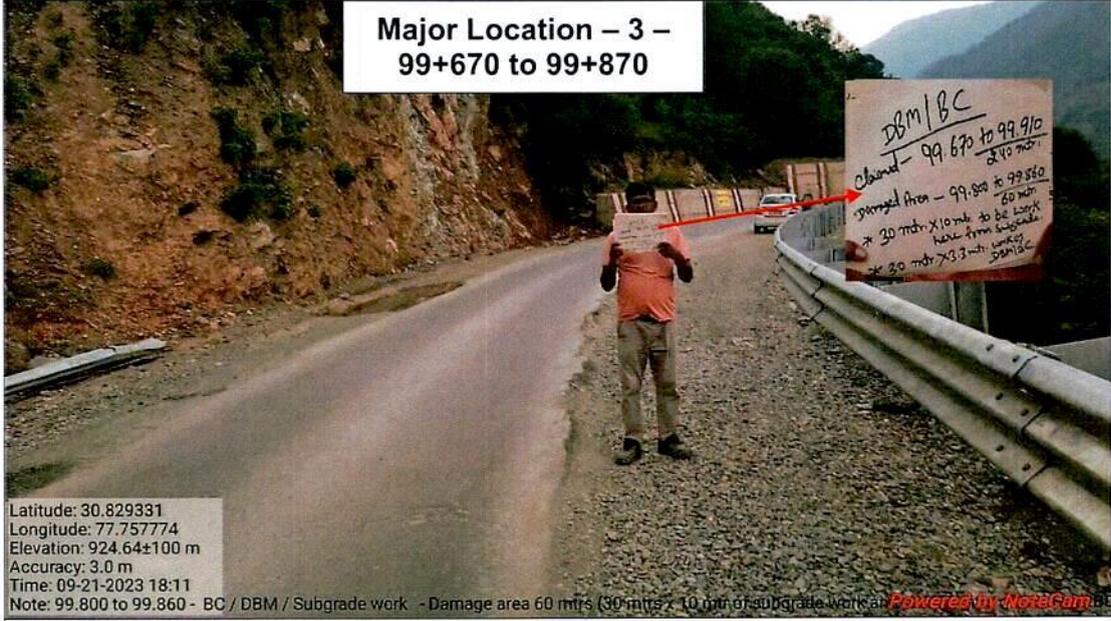
Major Loss Location - 1 (102.126 to 102.260)



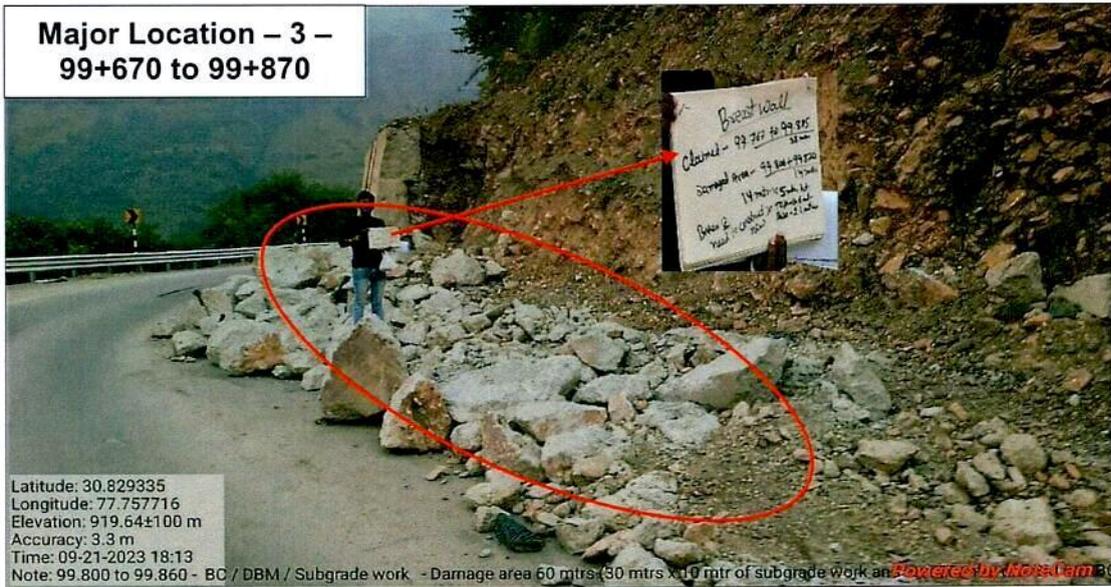
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Major Location – 3 – 99+670 to 99+870



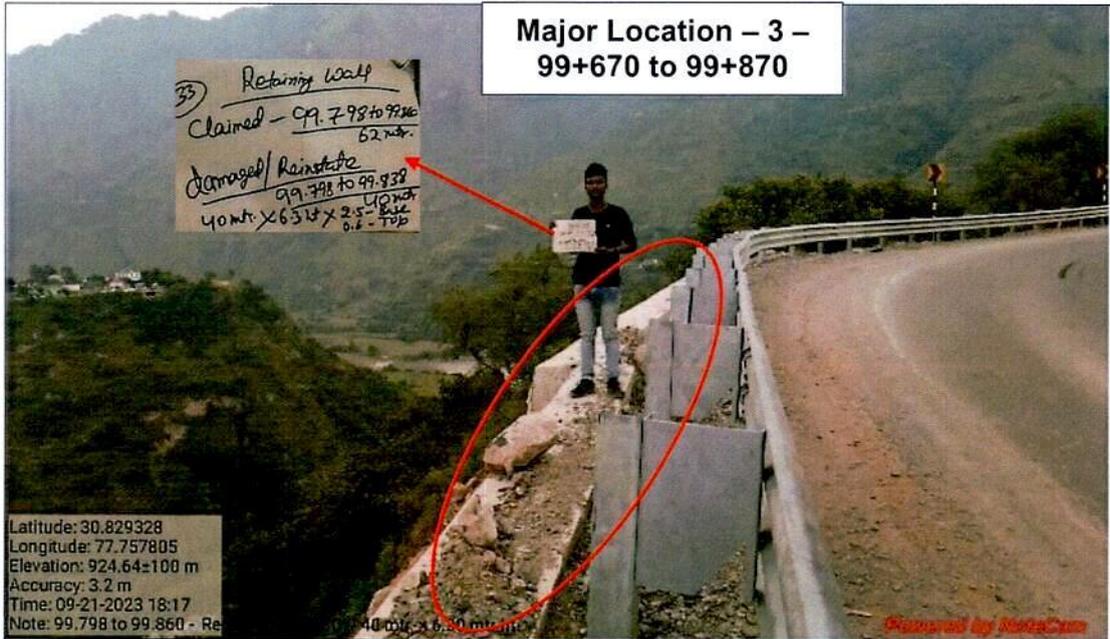
Major Loss Location – 3 (99+670 to 99+870)



Major Loss Location – 3 (99+670 to 99+870) – Breast wall was damaged in this area – under construction



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Major Loss Location – 3 (99+670 to 99+870) – Retaining Wall (40 mtr. x 6.30 mtr. height constructed new)



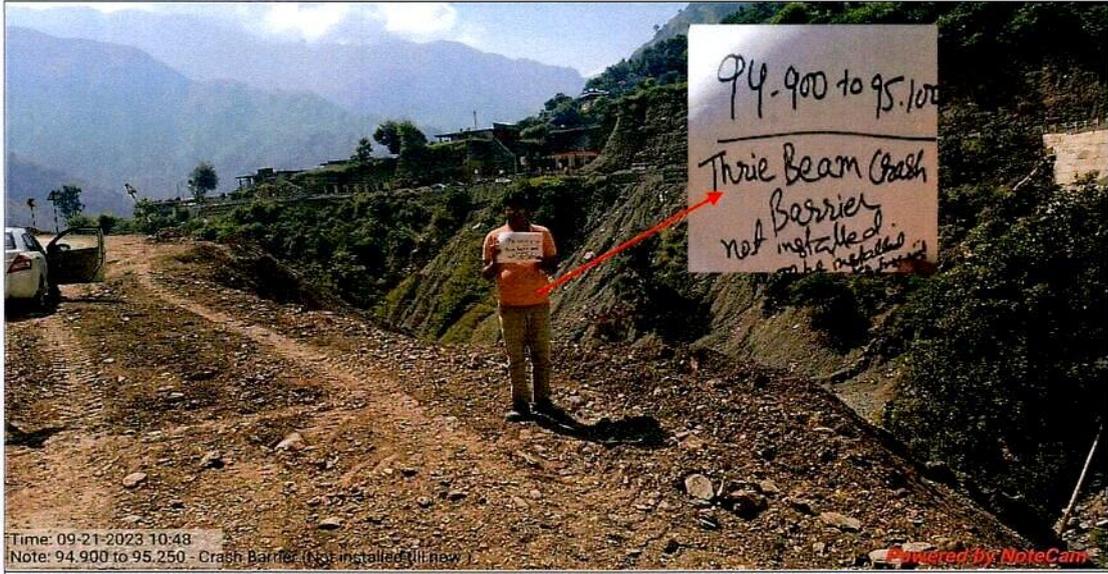
Major Loss Location – 3 (99+670 to 99+870) – Retaining Wall (40 mtr. x 6.30 mtr. height constructed new)



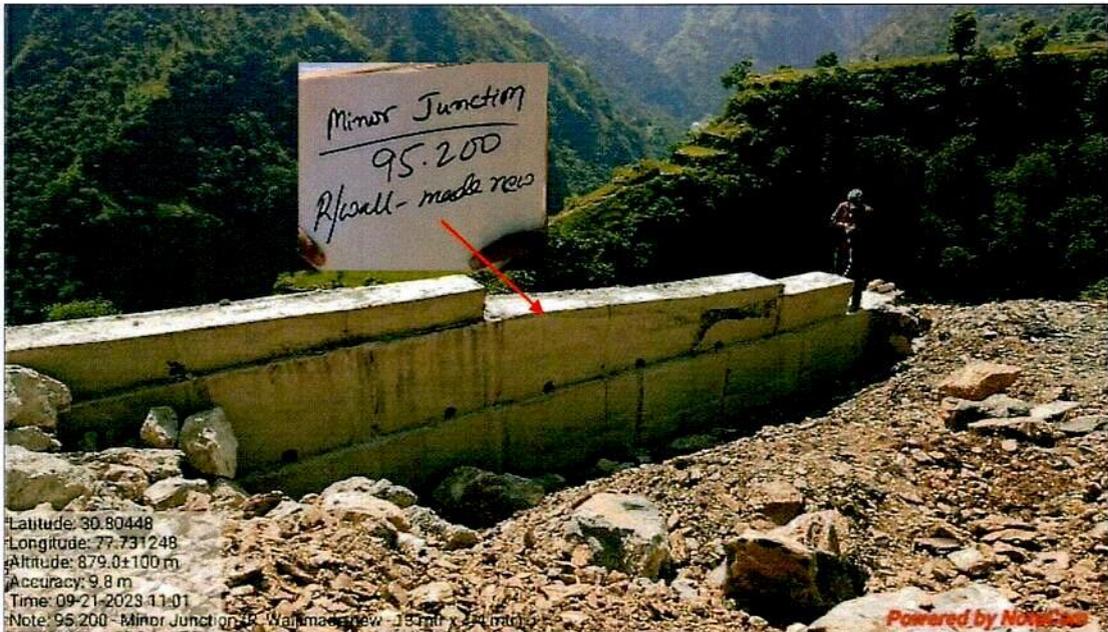
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Few photographs taken during inspection at other affected location -



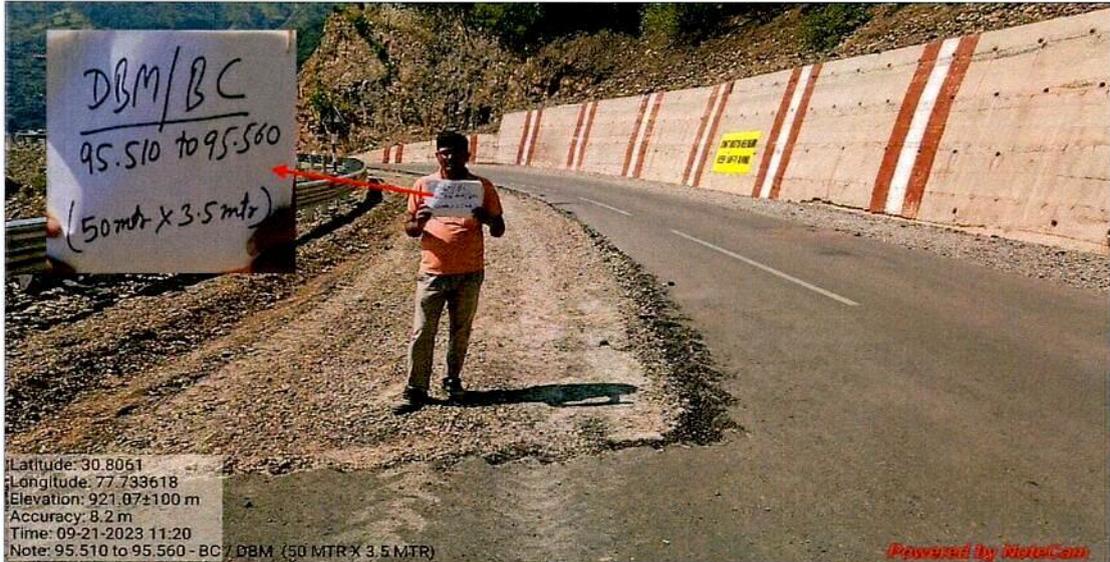
Claimed Ch. No. - 94.900 to 95.100 (Thrie Beam Crash Barrier was not installed yet)



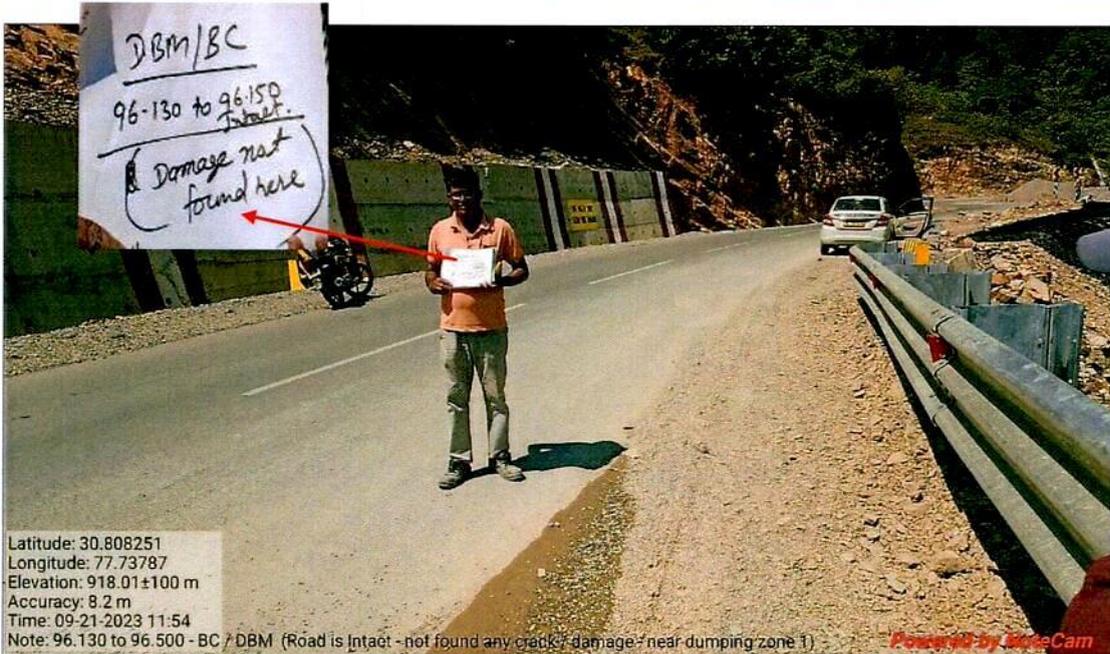
Minor Junction at Ch. No. - 95.200 (here Retaining Wall made new)



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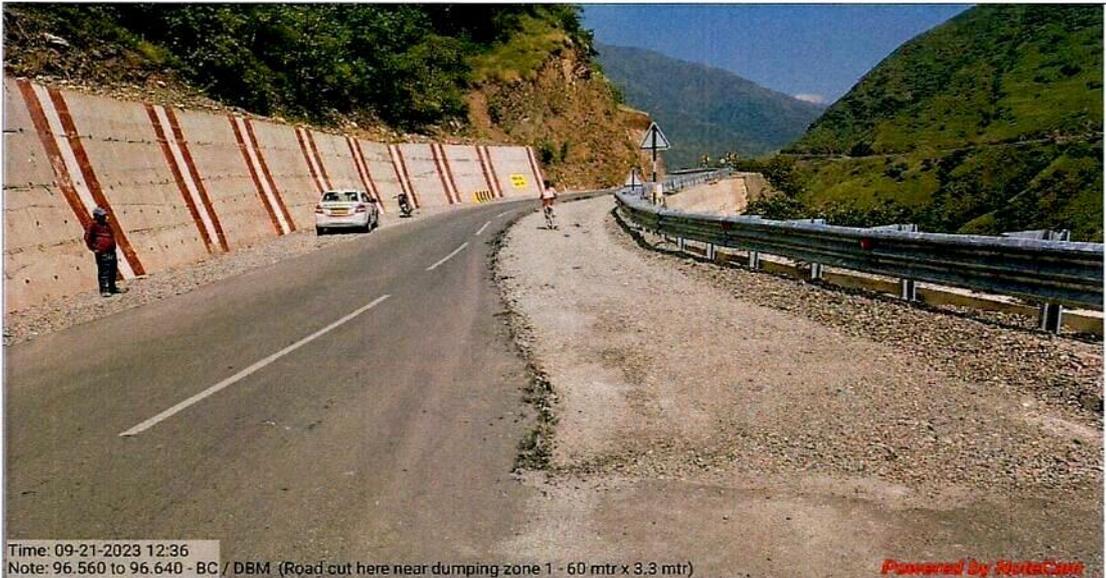
Ch.no. – 95.510 to 95.560 (BC/DBM to be laid here approx. 50 mtr. x 3.5 mtr)



Ch. No. – 96.130 to 96.500 (Damage not found here)



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Time: 09-21-2023 12:36
Note: 96.560 to 96.640 - BC / DBM (Road cut here near dumping zone 1 - 60 mtr x 3.3 mtr)

Powered by NoteCam

Ch. No. – 96.560 to 96.640 (BC / DBM to be laid here appox. 60 mtr. x 3.3 mtr.)



Time: 09-21-2023 15:04
Note: 97.931 to 97.950 - RCC / Lined Drain - Box Drain (10 upper slab changed only)

Powered by NoteCam

**Ch.no. – 97.931 to 97.950 – RCC / Lined Drain Box Drain
(10 upper slab changed only)**

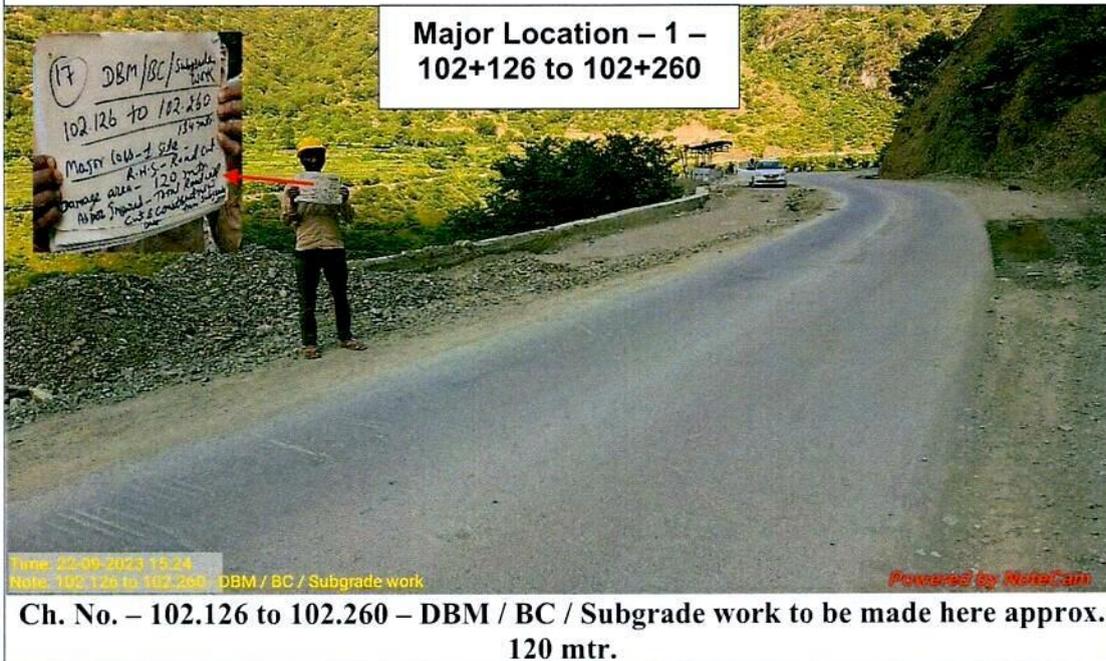
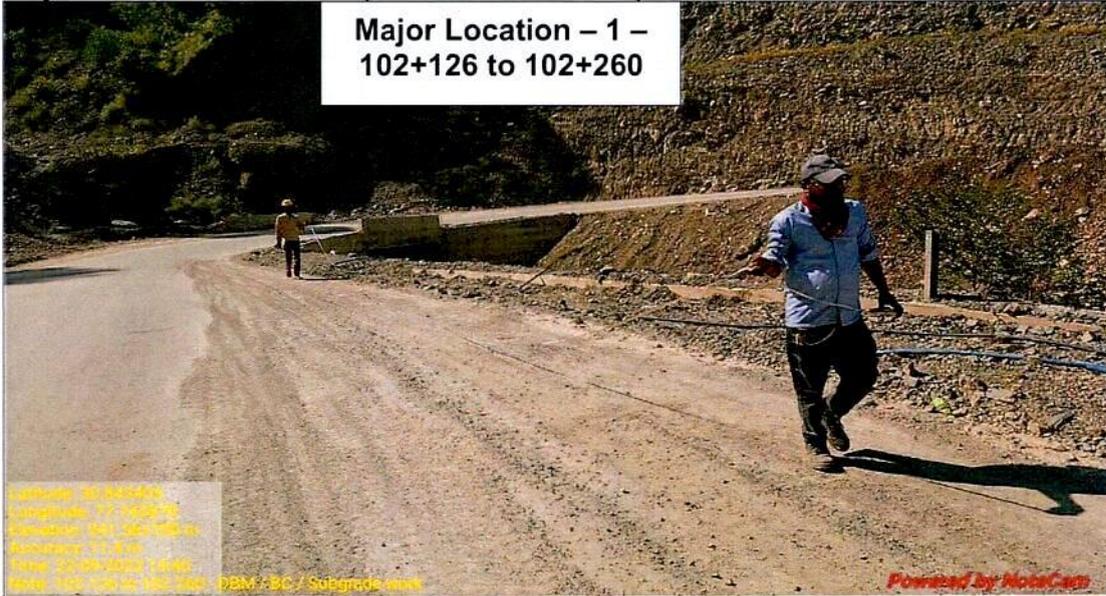


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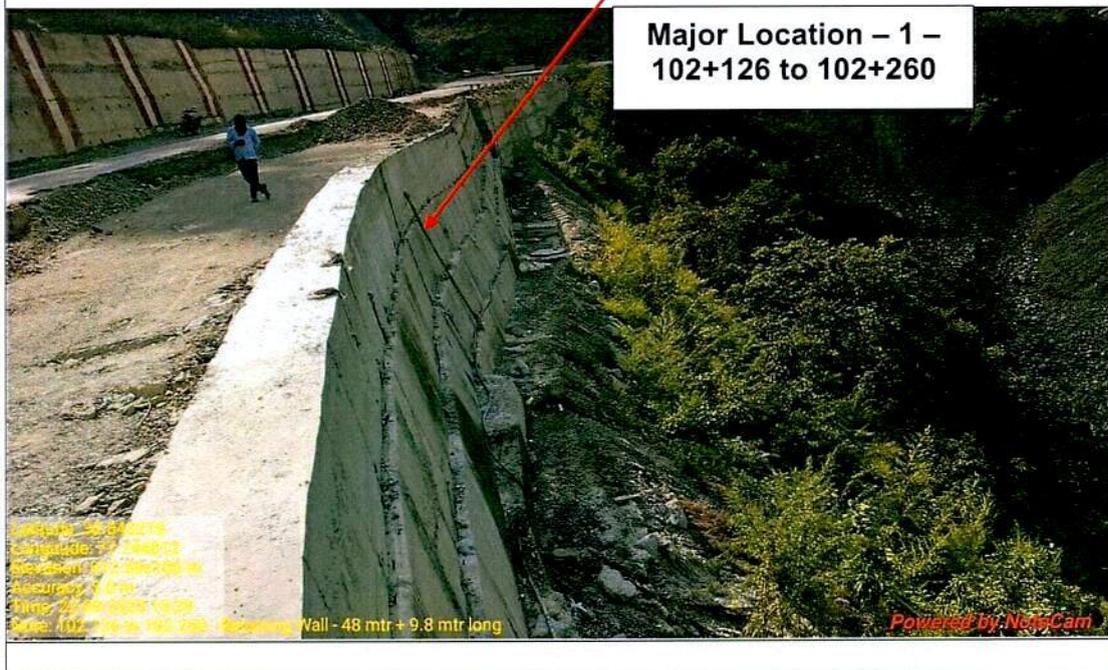
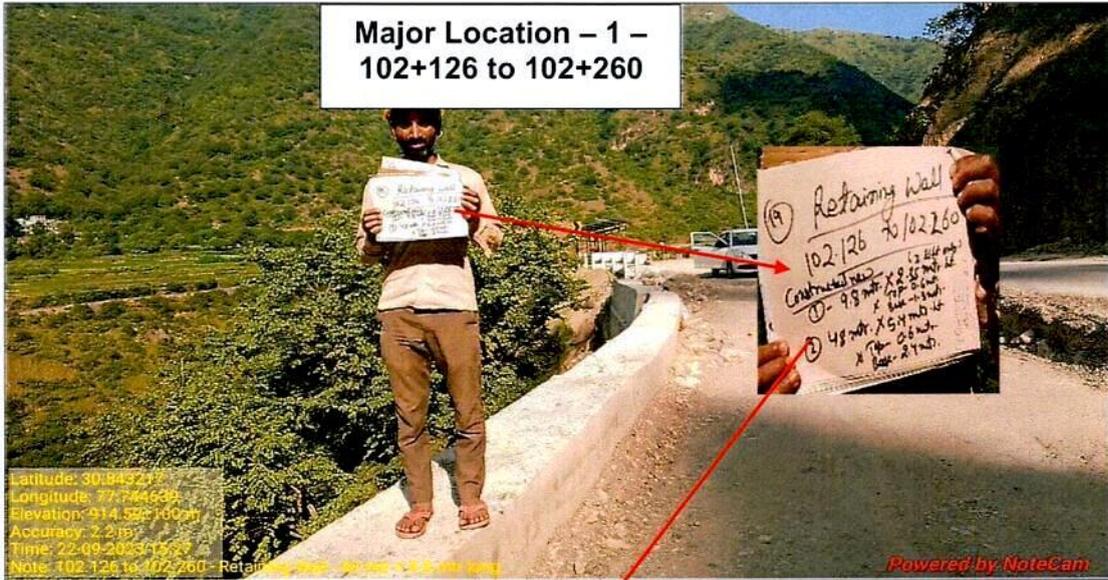


Photographs taken on 22.09.2023 –

Major Loss Location – 1 (102.126 to 102.260)



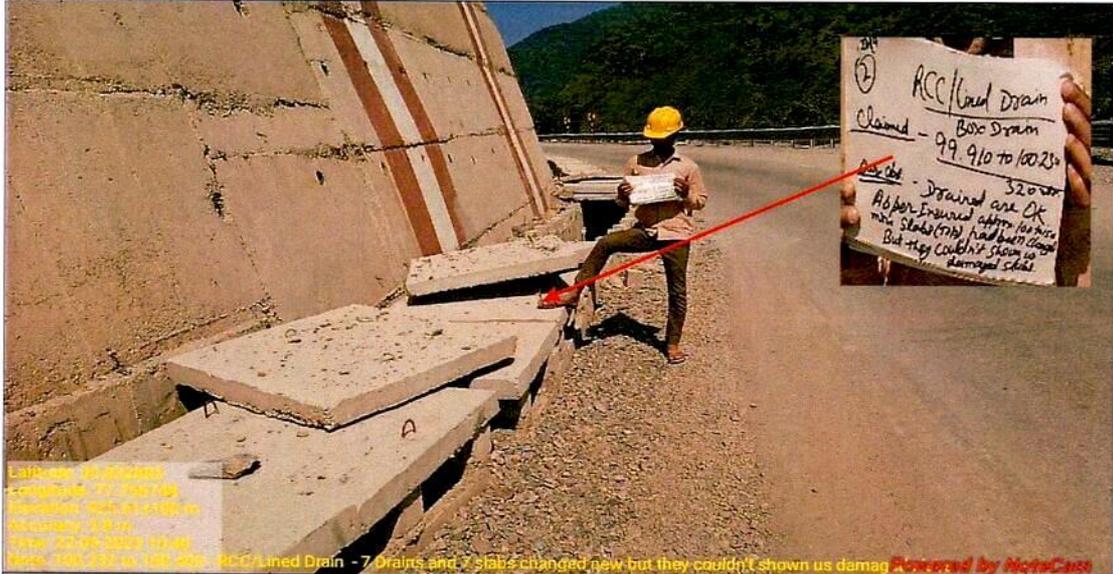
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Few photographs taken during inspection of damaged location -



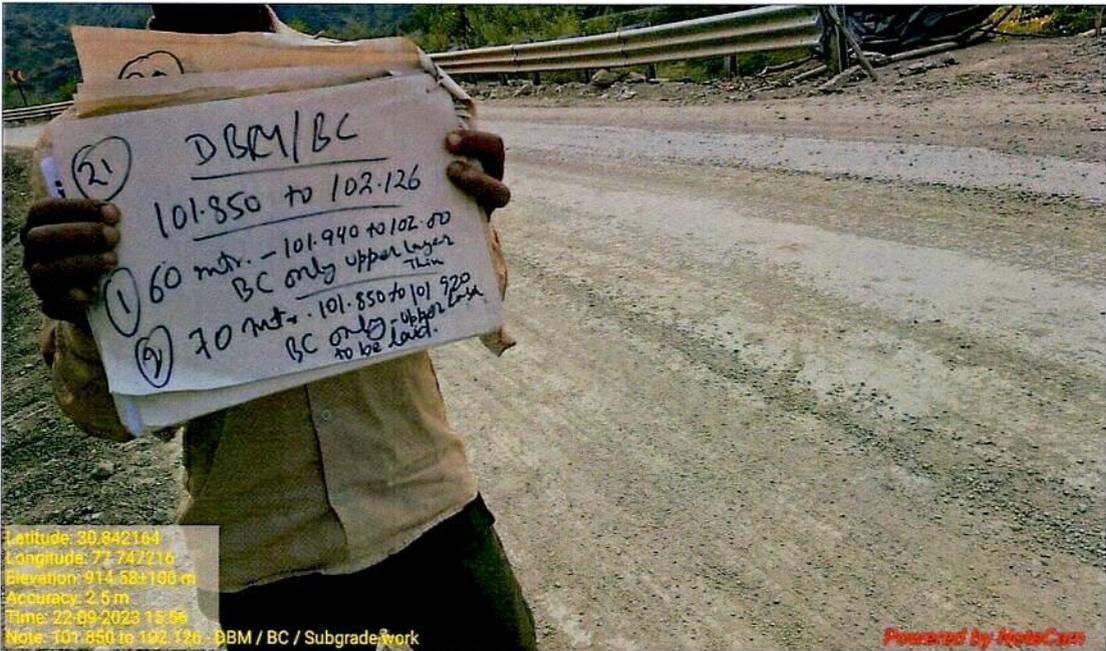
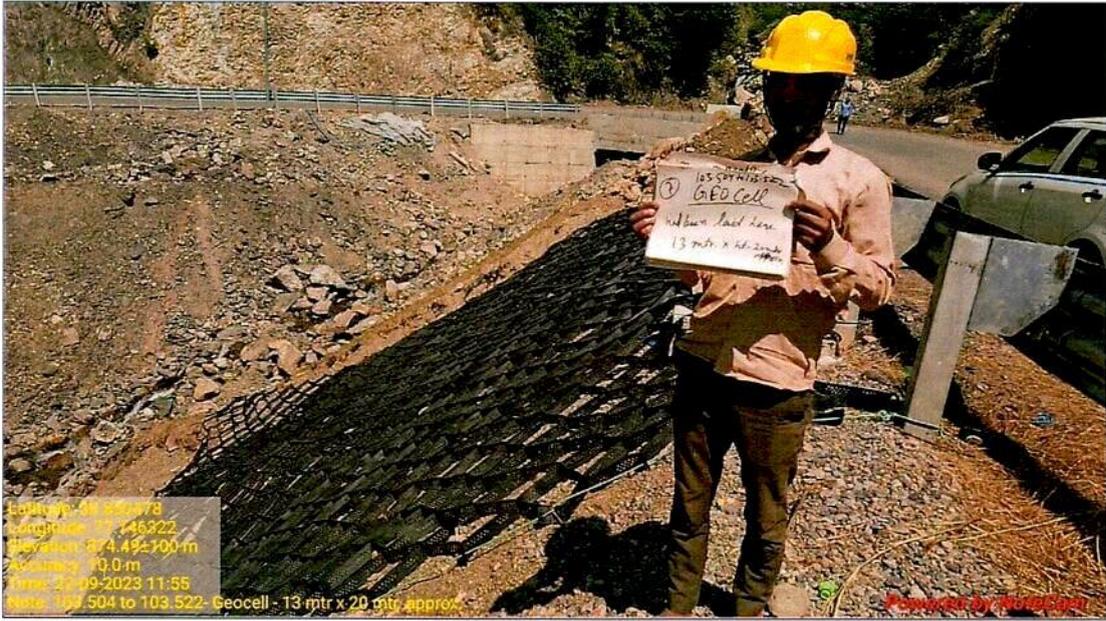
Ch. No. - 99.910 to 100.230 (RCC / Lined Drain - Drain are ok, as per Insured approx. 150 mtrs. slabs had been changed & to be change but they couldn't produced damaged slabs.



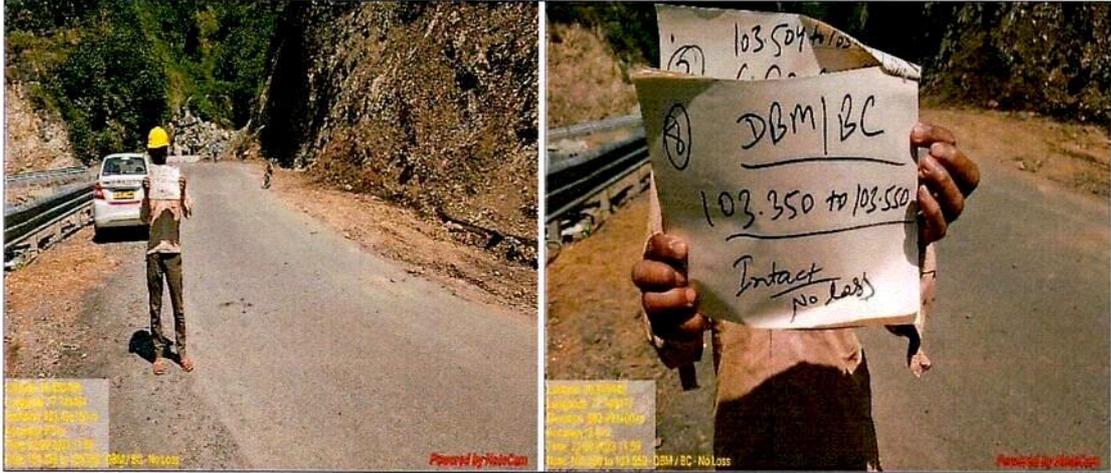
Ch. No. - 100.400 to 100.582 (RCC / Lined Drain - 155 mtrs. Drains and slabs changed new (work is under progress) but they couldn't produced damaged drains & slabs.



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Joint inspection report had been prepared for quantification of loss & is attached hereunder for ready reference –

RETAINING WALL				
S.N.	Claimed		AFFECTED LENGTH IN METERS	Inspection on 21.09.2023 & 22.09.2023 Damage Area / Remarks
	FROM	TO		
1	97455	97484	29	Ok. Damaged not found
2	98390	98421	31	Ok. Damaged not found
3	99798	99860	62	40 mtr. x 6.3 mtr. ht. x (width - in top - 0.6 mtr. & base - 2.5 mtr.) - Reinstated
4	101210	101251	41	Fully washed out & not reinstated yet
5	102126	102260	134	48 mtr. x 5.4 mtr. ht. x (width - in top - 0.6 mtr. & base - 2.4 mtr.) & 9.8 mtr. x 2.35 mtr. ht. x (width - in top - 0.6 mtr. & base - 1.3 mtr.) - Reinstated
6	103026	103041	15	Made of Gabion wall with raft - 16 mtr. x 3 mtr. ht. x (width - in top - 1 mtr. & base 3 mtr.)
TOTAL AFFECTED LENGTH			312	


 22/09/2023



Name - Pawanraj Vyas (Deputy Project Manager)
 PH NO - 9634011263

Name - Avinash Gaur (Structure Engineer)
 PH NO - 8887853502





Breast Wall				
S.N.	Claimed			Inspection on 21.09.2023 & 22.09.2023
	FROM	TO	AFFECTED LENGTH IN METERS	Damage Area / Remarks
1	99090	99110	20	Ok. Not constructed here in past
2	99767	99805	38	14.5 mtr. x 5 mtr. ht. x (width - in top - 0.6 mtr. & base - 2.1 mtr.)
3	99910	100079	169	Intact
4	100512	100528	16	Intact
5	101130	101300	170	Work is under progress. To be check later
6	101300	101460	160	Intact
7	101595	101610	15	Intact
8	101625	101700	75	Intact
9	101722	101770	48	Intact
10	101899	101935	36	Intact
TOTAL AFFECTED LENGTH			747	

PASSING PLACE				
S.N.	Claimed			Inspection on 21.09.2023 & 22.09.2023
	FROM	TO	AFFECTED LENGTH IN METERS	Damage Area / Remarks
1	97250.000		1	Already considered in 97.230 to 97.260
TOTAL AFFECTED LENGTH			1	



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DENSE BITUMINOUS MACADAM (DBM) & BITUMINOUS CONCRETE (BC)					
S.N.	Claimed		Inspection on 21.09.2023 & 22.09.2023		
	FROM	TO	AFFECTED LENGTH IN METERS	Area	Remarks
1	95510	95580	70	50 Mtr. x 3.5 mtr.	Road was cut
2	95750	95810	60	12 mtr. x 2 mtr.	Road was not cut on 21.09.2023 but on 22.09.2023 they have cut here 20 mtr. x 2.7 mtr.
3	95920	95980	60	10 mtr. x 2.5 mtr.	Road was not cut here & need to cut. Road was damaged here due to fallen of heavy boulder
4	96130	96150	20	Intact	Damage not found
5	96440	96470	30	20 mtr. x 2 mtr.	Road was not cut here but crack was developed in R.H.S.
6	96560	96640	80	60 mtr. x 3.3 mtr.	Road was cut
7	97030	97060	30	28 mtr. x 2.8 mtr.	Road was cut
8	97150	97200	50	17 mtr. x 3.4 mtr. & 8.6 mtr. x 6.2 mtr. (full width)	Road was cut
9	97230	97260	30	10 mtr. x 1.5 mtr.	Road was not cut here. Minor cracked
10	97490	97510	20	24.5 mtr. x 3 mtr.	Road was cut
11	97840	97860	20	Approx. 6 mtr.	Road was not cut here. Need some Patch work / path hole only
12	98048	98088	40	Ok	Road is ok
13	98390	98421	31	25.5 mtr. x 2.1 mtr.	Road was cut
14	98650	98730	80	Ok	No Loss
15	98930	98980	50	Ok	No Loss
16	99010	99100	90	Ok	No Loss
17	99100	99130	30	15 mtr. x 2 mtr.	Road was not cut here. Minor cracked
18	99370	99600	230	100 mtr. x 6.2 (only BC)	Road was not cut & only mark of JCB / Boulder fallen from Hill. Need to laid BC upper layer only
19	99670	99910	240	30 mtr. x 3.3 mtr. & 30 mtr. x 6.2 mtr with Subgrade work	This location is Major loss no. - 3.
20	99910	100200	290	60 mtr. x 6.2 mtr. with subgrade work	Road was not cut here and need to work from subgrade as per Insured's representative
21	100300	100590	290	165 mtr. x subgrade work	Road was not cut here and need to work from subgrade as per Insured's representative
22	101000	101130	130	130 mtr.	Road got wash out
23	101130	101580	450	150 mtr. x 6.2 mtr. wash out	This location is Major loss no. - 2. Road got wash out from 101.130 to 101.280
				180 mtr. x 6.2 mtr. (only BC)	101.280 to 101.460 - only need BC work due to heavy mark of JCB and Boulder
				120 mtr. - Road is Ok	No Loss
24	101580	101770	190	160 mtr. (only BC)	Only need BC work due to heavy mark of JCB and Boulder
25	101770	101850	80	OK	No Loss
26	101850	102126	276	60 Mtr. (only BC)	Only need BC work due to heavy mark of JCB and Boulder
27	102126	102260	134	120 mtr. x 6.5 mtr. with Subgrade	This location is Major loss no. - 1. As per Insured they have to construct road here from subgrade.
28	102460	102780	320	Ok	No Loss
29	102780	103000	220	Ok	No Loss
30	103000	103070	70	Ok	No Loss
31	103350	103550	200	Ok	No Loss
			3911		



[Handwritten Signature]



V-SHAPE DRAIN				
S.N.	Claimed		AFFECTED LENGTH IN METERS	Inspection on 21.09.2023 & 22.09.2023
	FROM	TO		
1	0	250	250	Intact
2	94900	95205	305	Intact
3	95603	95650	47	Intact
4	95710	95760	50	Intact
5	95900	96000	100	Intact
6	96000	96060	60	Intact
7	96080	96100	20	Intact
8	96300	96320	20	Intact
9	96660	96760	100	Intact
10	96790	96810	20	Intact
11	96980	97030	50	Intact
12	97250	97270	20	Intact
13	97350	97450	100	30 mtr. need repair & 20 mtr. need to made new
14	97560	97610	50	Intact
15	97660	97710	50	Drain already made new (29 mtr. + 27 mtr.)
16	97840	97860	20	6 mtr. to be repair
17	97880	97930	50	Intact
18	98550	98580	30	Intact
19	98650	98730	80	Intact
20	98930	98980	50	Intact
21	99010	99100	90	Intact
22	99130	99150	20	Intact
23	99670	99870	200	50 mtr. drain to be made new
24	99870	99898	28	Intact
25	101300	101460	160	20 mtr. to be made new
26	101490	101530	40	Intact
27	101636	101700	64	15 mtr. to be made new
28	101722	101770	48	30 mtr. to be made new
29	101770	101810	40	Intact
30	101850	102000	150	Intact
31	102000	102080	80	25 mtr. to be made new
32	102126	102260	134	120 mtr. to be made new
33	102460	102750	290	250 mtr. to be made new (102.480 to 102.760)
34	102780	102800	20	Intact
35	103000	103070	70	Intact
36	97450	97560	110	Intact
37	97710	97840	130	Intact
38	102080	102126	46	Intact
39	102750	102780	30	Intact
40	102800	103000	200	Intact
41	103350	103550	200	Intact
42	97930	98550	620	Intact
43	101530	101636	106	Intact
44	102275	102460	185	Intact
TOTAL AFFECTED LENGTH			4533	



[Handwritten signatures]



RCC/LINED DRAIN (Box Drain)				
S.N.	Claimed		AFFECTED LENGTH IN METERS	Inspection on 21.09.2023 & 22.09.2023
	FROM	TO		Damage Area / Remarks
1	97931	97950	19	10 pcs. Slabs only. Box drain are ok and already changed.
2	97952	98088	136	Ok.
3	98230	98260	30	Ok.
4	99190	99230	40	6 Drains & 16 slabs already changed.
5	99240	99350	110	Drains are ok and 4 slabs are missing
6	99370	99435	65	Drains are ok and 30-35 slabs need to be change & old slabs not produced.
7	99910	100230	320	Drains are ok. As per Insured they already changed 7 drains & 25 slabs but old damaged items not produced
8	100232	100400	168	14 drains & 25 slabs already changed. Old material not produced.
9	100400	100582	182	155 mtr. has been changed new & work is under progress. Old material not produced.
10	101000	101160	160	Wash out area. To be check.
11	100610	100788	178	Ok.
TOTAL AFFECTED LENGTH			1408	

Note:- ① CH- 99910 To 100.230 - 150 to 160 slabs has changed due to Road safety all the debris has dumped at dumping 2.
Assured
 ② CH- 100.232 To 100.400 - 120-130 slab changed for safety purpose all the debris has dumped at dumping 2.



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MINOR JUNCTION					
S.N.	Claimed			Inspection on 21.09.2023 & 22.09.2023	
	FROM	TO	AFFECTED LENGTH IN METERS	Damage Area / Remarks	
1	95200	1		R/wall made new - 13 mtr. x 4.4 mtr. ht. x (width - top - 0.6 mtr. & base - 2 mtr.) . Also road to be made here - 30 mtr. x 6 mtr. as per Insured's representative	
2	102750	1		80 mtr. x 3 mtr. road had been made earlier. As per Insured's representative, they have to construct again	
3	101625	1		80 mtr. x 3 mtr. road had been made earlier. As per Insured's representative, they have to construct again.	
	TOTAL	3			




WET MIX MACADAM & CEMENT TREATED SUB BASE COURSE					
S.N.	Claimed			Inspection on 21.09.2023 & 22.09.2023	
	FROM	TO	AFFECTED LENGTH IN METERS	Area	Remarks
1	99670	99870	200	30 mtr. x 10 mtr.	99.830 to 99.860 (To be construct)
2	99910	100200	290	60 mtr. x 10 mtr.	To be construct here as per Insured's representative
3	100400	100590	190	Ok	No need of subgrade work here.
4	101130	101300	170	Wash Out	To be construct. Work is under progress.
5	101300	101460	160	Ok	No need of subgrade work here.
6	101625	101700	75	Ok	No need of subgrade work here.
7	101722	101770	48	Ok	No need of subgrade work here.
8	101850	102000	150	Ok	No need of subgrade work here.
9	102000	102260	260	120 mtr. x 11 mtr.	102.120 to 102.240 (to be construct)
TOTAL AFFECTED LENGTH			1543		








EARTHWORK				
S.N.	Claimed		AFFECTED LENGTH IN METERS	Inspection on 21.09.2023 & 22.09.2023
	FROM	TO		Damage Area / Remarks
1	99010	99100	90	Debris removal.
2	99190	99230	40	Debris removal.
3	99240	99350	110	Debris removal.
4	99370	99600	230	Debris removal.
5	99670	99870	200	Debris removal.
6	100400	100590	190	Debris removal.
7	101130	101300	170	Debris removal.
8	101300	101460	160	Debris removal.
9	101625	101700	75	Debris removal.
10	101722	101770	48	Debris removal.
11	101770	101810	40	Debris removal.
12	101850	102000	150	Debris removal.
13	102000	102080	80	Debris removal.
14	102460	102750	290	Debris removal.
TOTAL AFFECTED LENGTH			1873	

*Earthwork
(170 x 4.5 x 13.5)m*

[Signature] Arunish

CULVERTS				
S.N.	Claimed		Inspection on 21.09.2023 & 22.09.2023	
	FROM	AFFECTED CULVERTS IN NOS	Damaged	Remarks
1	94900	1	Apron damaged from RHS	Not reinstated
2	95602	1	Apron damaged from RHS	Not reinstated
3	95814	1	Apron damaged from RHS	Not reinstated
4	97440	1	Apron damaged from RHS	Not reinstated
5	98470	1	Apron damaged from RHS	Not reinstated
6	99220	1	Apron damaged from RHS	Not reinstated
7	103367	1	Apron damaged from RHS	Not reinstated
8	102790	1	Apron damaged from RHS & Parafit damaged from LHS	Not reinstated
9	101156	1	Washed out	Not reinstated
TOTAL AFFECTED LENGTH		9		

[Signature] Arunish

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**MODIFIED THRIE BEAM CRASH BARRIER**

S.N.	Claimed		AFFECTED LENGTH IN METERS	Inspection on 21.09.2023 & 22.09.2023
	FROM	TO		Damage Area / Remarks
1	156	250	94	28 mtr. changed new.
2	94900	95100	200	not installed.
3	95100	95170	70	Not installed. Only few barrier need to repair for denting.
4	95920	95980	60	No damaged (no barrier was here)
5	97880	97930	50	8 Mtr. bend only
6	101140	101350	210	Wash out - about 140 mtr. only
7	101400	101460	60	Intact
8	101560	101580	20	Intact
9	101625	101645	20	Intact
10	101722	101742	20	Intact
11	102126	102260	134	120 mtr. <i>To be changed</i>
12	103026	103041	15	To be change.
TOTAL AFFECTED LENGTH			953	

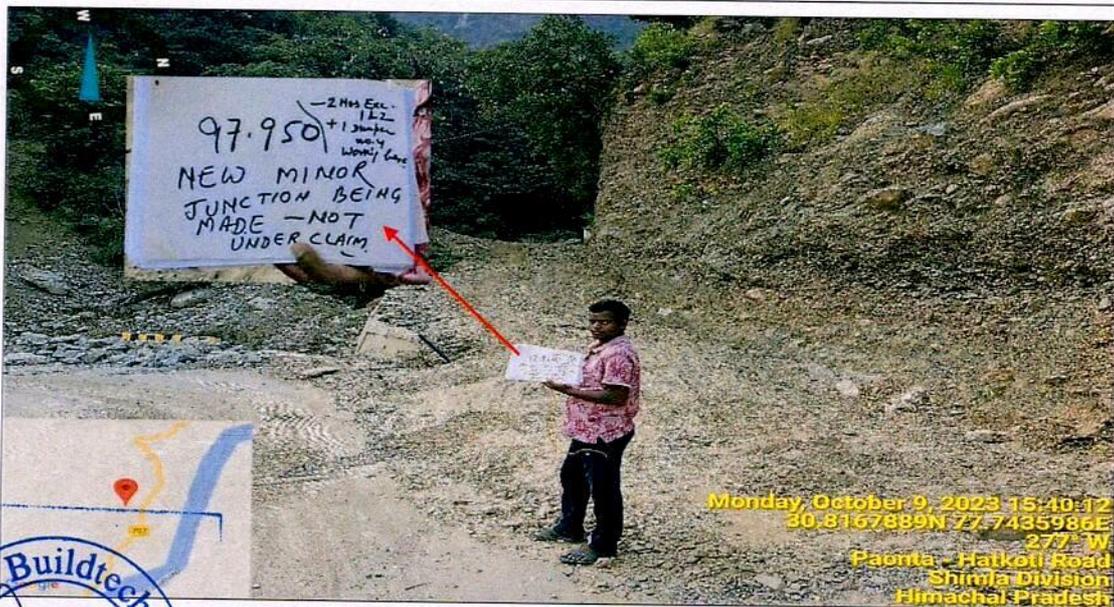
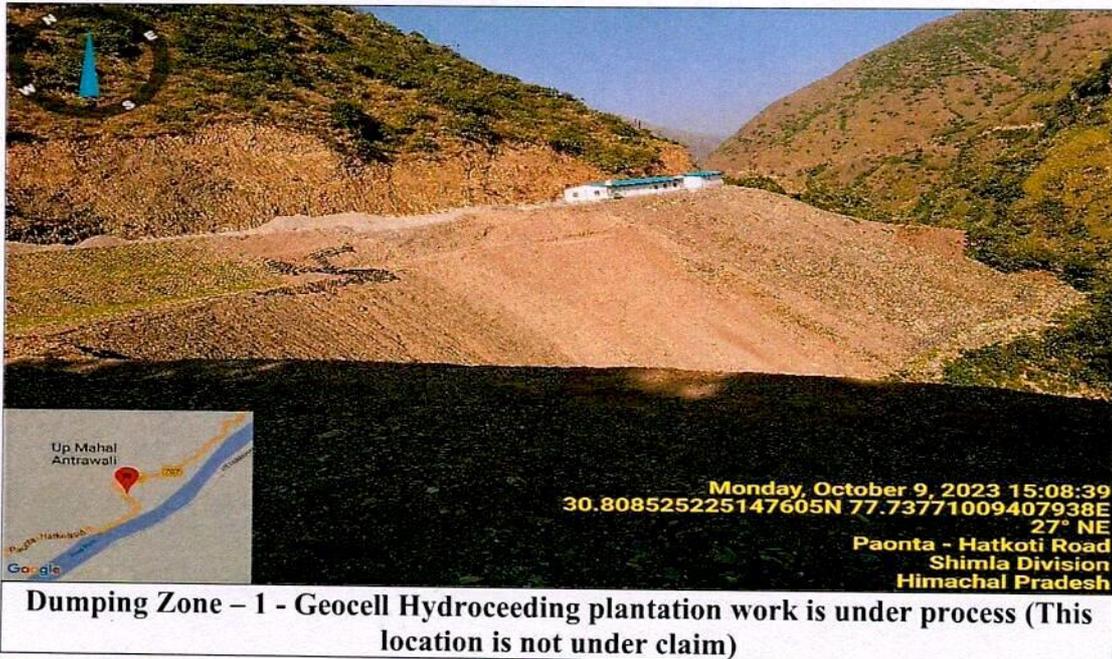




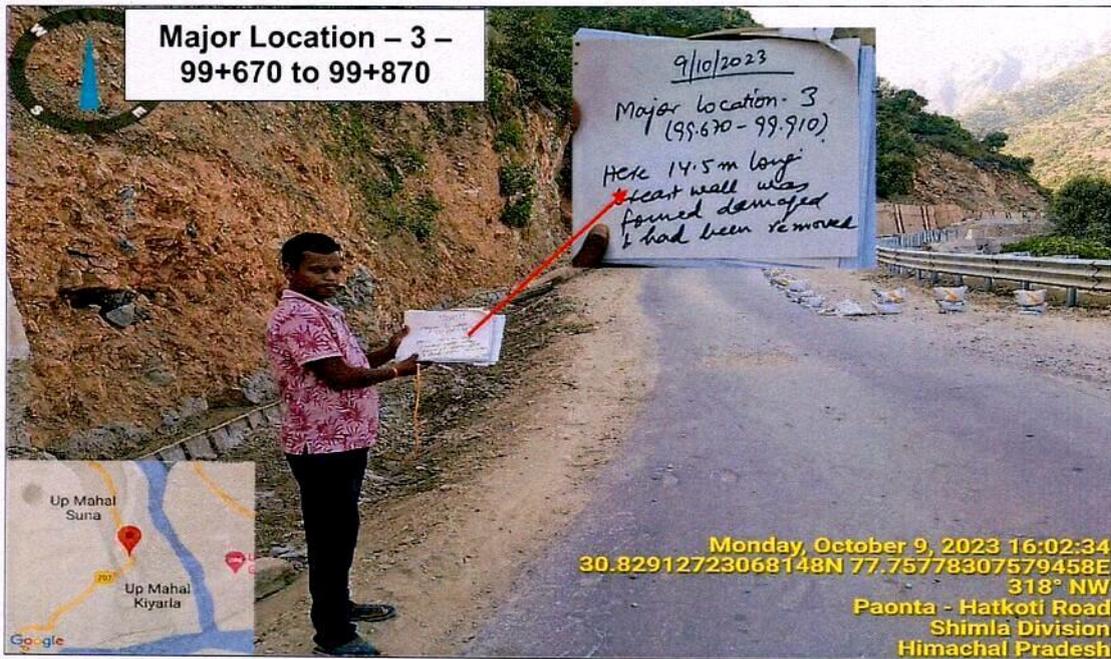
9.4) Visit from 09.10.2023 to 12.10.2023.

As per request of Insured's representatives we visited Insured's project site on 09.10.2023 to 12.10.2023 wherein various photographs were taken, and details were noted as follows-

Photographs taken on 09.10.2023 -



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