

MARINE INSURANCE POLICY SCHEDULE

SECHEDULE TO SECTION 1

POLICY NO - D263216754

DATE - 24/4/2026

ISSUED AT - DELHI

SL. NO.	PARTICULARS
1	(i) NAME AND ADDRESS OF THE PRINCIPAL BENEFICIARY DAMODAR VALLEY CORPORATION (DVC), RAGHUNATHPUR THERMAL POWER STATION DISTRICT – PURULIA, STATE – WEST BENGAL (ii) NAME AND ADDRESS OF THE INSURED: BHEL- PSER, KOLKATA, BHEL BHAVAN ,PLOT-9/1, Block-DJ, SECTOR-II, SALT LAKE, KARUNAMOYEE ,KOLKATA 700091 & SUB-CONTRACTORS/VENDORS/COLLABORATORS/UNITS OF BHEL
2	PERIOD OF INSURANCE: 52 MONTHS (INCLUDING TESTING PEERIOD OF 3...MONTHS) FROM: 25/03/2026 TO: 24/07/2030
3	NATURE OF THE PROJECT: RAGHUNATHPUR THERMAL POWER STATION PHASE-II (2x660MW)
4	SITE OF ERECTION: RAGHUNATHPUR SUB-DIVISION OF PURULIA DISTRICT, WEST BENGAL. LATITUDE AND LONGITUDE- 23DEGREE37' 20" N, 86DEGREE39' 50" E NEAREST TOWN : RAGHUNATHPUR – 7 KM DISTRICT HEAD QUARTERS : PURULIA - 38 KM APPROACH ROAD : NEAMATPUR-PURULIA STATE HIGHWAY– 7 KM NEAREST RAILHEAD : SANKA R.S. ON ADRA-BHAJUDIH BROAD GAUGE LINE OF S.E. RAILWAY - 11 Km. PERENNIAL SOURCE OF COOLING AND CONSUMPTIVE WATER: DAMODAR RIVER - 2 KM CROW FLIGHT DISTANCE SOURCE OF COAL : MOST PROBABLE SOURCE - 'F' GRADE FROM COALFIELDS OF ECL

	ROUTE DISTANCE : 60 KM FROM THE SITE. DISTANCE OF RECEIVING S/S FROM TPS : MAITHON RIGHT BANK 400 kV SUB-STATION - 36 KM AND RANCHI 400 kV SUB-STATION - 165 KM. SIESMIC DATA : SIESMIC ZONE-II CATEGORY)
5	SCOPE OF COVER: THE COMPLETE SCOPE OF THE PROPOSAL FOR THE DESIGN, ENGINEERING, MANUFACTURE, SUPPLY, CONSTRUCTION, ERECTION, TESTING & COMMISSIONING WORKS FOR THE EPC PACKAGE FOR RAGHUNATHPUR TPS PH-II (2x660MW)), SHALL BE ON THE BASIS OF SINGLE POINT RESPONSIBILITY. INSURANCE COVER SHALL INCLUDE ALL RISKS IN THE COURSE OF MOVEMENT OF GOODS WITHIN THE PROJECT SITE, STORAGE AT SITE, PRE-ASSEMBLY, ERECTION, PRE-COMMISSIONING, COMMISSIONING, TRIAL OPERATION, DEFECT LIABILITY PERIOD
6	PREMIUM (EXCLUDING GST): RS. 56,29,509
7	SUM INSURED (MARINE) : RS. 6255.01 CR.
	JOURNEY (FROM ANYWHERE TO INDIA/ ABROAD TO PROJECT SITE RAGHUNATHPUR THERMAL POWER STATION PHASE-II (2x660MW) AND/OR BACK
9	MODE OF TRANSPORT-ALL POSSIBLE MODES OF TRANSPORT LIKE RAIL,ROAD, AIR, SEA, SHIP, BAOT, BARGE, PARCEL, COURIER ETC.
10	CONDITIONS & CLAUSES <u>respect of goods moving by Sea, Road or Rail</u> Institute Cargo Clauses (A) 1/1/09 Institute Classification Clause 1/8/97 Institute War Clause (Cargo) 1/1/09 Institute Strikes Clauses (Cargo) 1/1/09 <u>In respect of goods moving by Air</u> Institute Cargo Clause (Air) 1/1/09 Institute War Clauses (Air Cargo) 1/09 Institute Strikes Clauses (Air Cargo) 1/1/09 <u>For all Goods</u> Institute Replacement Clause 1/1/34 Institute Radioactive Contamination Exclusion Clause 1/10/90 Cargo Termination of Transit Clause (Terrorism) 2002

	Inland Transit Rail/Road A-All Risk S.R.C.C. (Inland) Special Replacement Clause (Air Duty) Deferred Unpacking clause Concealed damage clause Waiver of Subrogation against all Insured parties, except transporters 50: 50 clause RSMD Additional Custom Duty
11	COMMODITY DESCRIPTION: ALL GOODS, PLANT & MACHINERY, EQUIPMENTS, TOOLS, INSTRUMENTS AND OTHER MATERIAL, INCL. MANDATORY SPARES REQUIRED FOR PROJECT CONSTRUCTION OF RAGHUNATHPUR THERMAL POWER STATION PHASE-II (2x660MW) including items brought in and sent back for repair/ rectification/ testing by any mode from anywhere in India/abroad, Port of unloading, BHEL manufacturing Units to BHEL Site on Warehouse to Warehouse basis
12	SINGLE CONSIGNMENT LIMIT: Rs.120 crores (Wherever, the value of Single Consignment Value is more than Rs.120 Crores, the information in this respect will be provided separately)
13	BASIS OF SUM INSURED – VALUE OF GOODS INCLUDING TAXES AND DUTIES, COST OF PACKING, FORWARDING AND OTHER INCIDENTALS EXPENSES AND ESCALATION.
14	BASIS OF VALUATION: - <u>Indigenous equipment:</u> Ex-works cost plus taxes and duties plus all actual expenses till it reaches the site. <u>Imported items:</u> Invoice price plus all actual expenses up to port of landing in India plus Duties and Taxes plus all expenses incurred within the country plus either 5% or actual transportation cost, whichever is higher.
15	<u>POLICY EXCESS:</u> 1 Rs. 20,000/- (for Consignments upto Rs.100 crores) 2 0.25% of Consignment value subject to minimum of Rs. 20,000/- (for Consignments above Rs.100 crores)
16	STORAGE DURATION UNDER THE POLICY: 60 DAYS
17	CO-INSURANCE DETAILS - GO DIGIT GENERAL INSURANCE - 50%, BAJAJ GENERAL INSURANCE - 25%, ORIENTAL INSURANCE - 15%, NATIONAL INSURANCE COMPANY LIMITED - 10%

18	CLAIMS SETTLING OFFICE-5TH FLOOR, IFCI TOWER, NEHRU PLACE, 110019 , CONTACT PERSON NAME - ANKUR ROHILLA, 9871468096, ANKUR.ROHILLA@GODIGIT.COM
19	POLICY ISSUING OFFICE- 5TH FLOOR, IFCI TOWER, NEHRU PLACE, 110019 , CONTACT PERSON NAME - ANKUR ROHILLA, 9871468096, ANKUR.ROHILLA@GODIGIT.COM

*The respective Endorsements/wordings are attached to and form part of the Policy

The following form part of this Policy of insurance

- 1 CPIM POLICY (TERMS AND CONDITIONS INCLUDING WORDINGS)
- 2 TERMS AND CONDITIONS OF TENDER NO. BHEL:CIC:CPIM:THERMAL:2026 DATED 16.02.2026 WILL PREVAIL UPON IN CASE OF CONFLICT IN TERMS AND CONDITIONS WITH THE POLICY

Place:DELHI

Dated:24-04-2026

Go Digit General Insurance



AUTHORISED SIGNATORY

SCE POLICY SCHEDULE

SECHEDULE TO SECTION 2 AND SECTION 3

POLICY NO. - D263432389
24/04/2026

DATE -

ISSUED AT - DELHI

SL. NO.	PARTICULARS
1	(i) NAME AND ADDRESS OF THE PRINCIPAL BENEFICIARY DAMODAR VALLEY CORPORATION (DVC), RAGHUNATHPUR THERMAL POWER STATION DISTRICT – PURULIA, STATE – WEST BENGAL (ii) NAME AND ADDRESS OF THE INSURED: BHEL- PSER, KOLKATA, BHEL BHAVAN ,PLOT-9/1, BLOCK-DJ, SECTOR-II, SALT LAKE, KARUNAMOYEE ,KOLKATA 700091 & SUB-CONTRACTORS/VENDORS/COLLABORATORS/UNITS OF BHEL
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6	PREMIUM (EXCLUDING GST) – Rs. 10,79,28,038																																				
7	SUM INSURED – Rs. 7861.33 Cr.																																				
8	ADD ON COVERS <table><tr><th>SL.NO</th><th>NAME OF THE COVER</th><th>SUM INSURED</th></tr><tr><td>1</td><td>ESCALATION</td><td>_10_ % of Policy Sum Insured</td></tr><tr><td>2</td><td>THIRD PARTY LIABILITY</td><td>AOA:AOY ...10..CRS</td></tr><tr><td>3</td><td>SURROUNDING PROPERTY WITH FLEXA</td><td>...10...% OF POLICY SUM INSURED</td></tr><tr><td>4</td><td>EARTHQUAKE</td><td>POLICY SUM INSURED</td></tr><tr><td>5</td><td>STFI</td><td>POLICY SUM INSURED</td></tr><tr><td>6</td><td>EXTENDED MAINTENANCE PERIOD</td><td>18 MONTHS</td></tr><tr><td>7</td><td>RSMD</td><td>COVERED</td></tr><tr><td>8</td><td>FRAGILE ITEMS</td><td>UPTO ...5..CRORES.</td></tr><tr><td>9</td><td>ADDITIONAL CUSTOM DUTY</td><td>UPTO 10..... CRORES</td></tr><tr><td>10</td><td>50:50 CLAUSE</td><td>AGREED</td></tr><tr><td>11</td><td>72 HOURS CLAUSE</td><td>AGREED</td></tr></table>	SL.NO	NAME OF THE COVER	SUM INSURED	1	ESCALATION	_10_ % of Policy Sum Insured	2	THIRD PARTY LIABILITY	AOA:AOY ...10..CRS	3	SURROUNDING PROPERTY WITH FLEXA	...10...% OF POLICY SUM INSURED	4	EARTHQUAKE	POLICY SUM INSURED	5	STFI	POLICY SUM INSURED	6	EXTENDED MAINTENANCE PERIOD	18 MONTHS	7	RSMD	COVERED	8	FRAGILE ITEMS	UPTO ...5..CRORES.	9	ADDITIONAL CUSTOM DUTY	UPTO 10..... CRORES	10	50:50 CLAUSE	AGREED	11	72 HOURS CLAUSE	AGREED
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12	AUTOMATIC RE-INSTATEMENT CLAUSE	...10...% OF SUM INSURED
13	LOSS MINIMISATION EXPENSES	10% OF CLAIM AMOUNT
14	PROFESSIONAL FEES	3% OF CLAIM AMOUNT
15	CROSS LIABILITY COVER	AGREED
16	WAIVER OF CONTRIBUTION CLAUSE	AGREED
17	DAMAGE DUE TO FALLING OBJECTS	AGREED
18	COST OF REPRODUCING/RE-ACQUIRING INFORMATION	UPTO 20 LACS
19	AMENDMENT IN FIRE-FIGHTING ENDORSEMENT WORDINGS	AGREED
20	DEBRIS REMOVAL	UPTO RS 5 CRS
21	EXPEDITING COST INCLUDING HOLIDAY OVERTIME, AIR FREIGHT, EXPRESS FREIGHT	UP To 30% OF NET CLAIM AMOUNT
22	WAIVER OF SUBROGATION CLAUSE	AGREED
23	PROPERTY BELONGING TO OR HELD IN THE CARE, CUSTODY OR CONTROL OF THE INSURED	UPTO RS. ...50.....CRORES
24	OFF-SITE STORAGE	UPTO RS. ...50... CRORES
25	INLAND TRANSIT TO COVER MOVEMENT/TRANSIT BETWEEN ONE PART OF SITE AND OTHER PART OF SITE INCLUDING MOVEMENT FROM / TO OFF-SITE STORAGE SPANNING OVER PUBLIC ROAD IN BETWEEN	UPTO RS. ...50..... CRORES
26	CIVIL ENGINEERING WORKS – TO COVER THE RISK OF LOSS OR DAMAGE TO THE PROPERTY BROUGHT ON THE SITE FOR THE PERFORMANCE OF CONTRACT AS FOLLOWS: (I) ALL PERMANENT CIVIL ENGINEERING WORKS SUCH AS BUILDINGS, FOUNDATIONS, EARTHWORK INCLUDING MATERIALS FOR THE CONSTRUCTION	AGREED

		THEREON (II) ALL TEMPORARY CIVIL WORKS SUCH AS BUILDINGS, SHEDS										
	27	STRIKE, RIOT AND CIVIL COMMOTION	COVERED									
	28	TERRORISM COVER	COVERED (AS PER INDIAN TERRORISM MARKET POOL)									
	29	FRAGILE ITEMS LIKE GLASS, INSULATION, REFRACTORY, INSULATORS, MINERAL WOOL MATTRESS, FIRE BRICKS ETC.	UPTO 10CR									
	30	DEBRIS REMOVAL	UPTO 10CR									
	31	Design defect cover as per London Engineering Group wording LEG-2/96 LEG -3/96	AGREED									
9	THIRD PARTY LIABILITY COVER INCLUDING CROSS LIABILITY LIMIT OF INDEMINITY : AOA:AOY Limit of 25cr											
10	DEDUCTIBLES: <u>For Storage /Erection and Testing Cover:</u> 5% of the claim amount subject to minimum as below <table><tr><th>Type of Items</th><th>Normal Period</th><th>Testing Period</th></tr><tr><td>Major Items</td><td>15.00 Lakhs</td><td>60.00 Lakhs</td></tr><tr><td>Other Items</td><td>2.25 Lakhs</td><td>6.00 Lakhs</td></tr></table> NOTE: Boiler, Turbine, Generator, & Power Transformer will only be treated as Major Items. All other items including accessories/spares of Boiler, Turbine, Generator, & Power Transformer will be treated as other Items for the purpose of above said deductibles. <u>AOG perils:</u> 5% of the claim amount subject to a maximum of Rs. 5 Crs. Per event and minimum of as above table respectively for major/ other items. <u>Fire & Explosion excess:</u> 20% of claim amount subject to minimum of testing period excess. <u>Extended Maintenance Cover/Defect Liability Cover:</u> As applicable for Testing Period. <u>Terrorism Cover:</u> Deductible applicable will as per Indian Terrorism Pool			Type of Items	Normal Period	Testing Period	Major Items	15.00 Lakhs	60.00 Lakhs	Other Items	2.25 Lakhs	6.00 Lakhs
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	<u>Third party liability:</u> (i) The SCE/EAR Policy Excesses (Normal/Testing Periods) shall apply for Third Party Liability Property Damage Claims also. (ii) For Third Party Liability claims arising out of Acts of God Perils, the Excess applicable to AOG claims shall apply.
11	CO-INSURANCE DETAILS - GO DIGIT GENERAL INSURANCE - 50%, BAJAJ GENERAL INSURANCE - 25%, ORIENTAL INSURANCE - 15%, NATIONAL INSURANCE COMPANY LIMITED - 10%
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Place: Delhi

Dated:24/04/2026

For - Go Digit General Insurance



AUTHORIZED SIGNATORY