

3.	Capital additions	₹ 5,00,00,000 at any one location
4.	All kinds of expediting expenses (Holidays, overtime wages, express freight etc.)	₹ 5,00,00,000/- E.E.L. and in aggregate
5.	Minor works erection / construction (Property in course of construction at insured premises during policy period)	₹5,00,00,000/- any one project and during policy period
6.	Debris Removal including Foreign Debris	₹ 5,00,00,000/- E.E.L and in aggregate
7.	Civil authorities / Public authorities Clause	Total Sum Insured
8.	Temporary removal for repair / refurbishment (excluding stocks)	₹ 5,00,00,000/- in aggregate
9.	Loss Minimization Expenses	₹ 5,00,00,000/- E.E.L and in aggregate
10.	Omission to Insure	5% of BMA Sum Insured
11.	Escalation	5% of BMA Sum Insured
12.	Architects, Surveyors and Consulting Engineers Expenses	₹ 5,00,00,000/- E.E.L and in aggregate
13.	Disposal of Salvage	<b>Required</b>
14.	Destruction of Sound Property	₹ 5,00,00,000/- E.E.L and in aggregate
15.	Designation of Property Clause	
16.	Obsolete Parts	₹ 5,00,00,000/- E.E.L. and in aggregate
17.	Immediate Repairs clause & Temporary Protection	₹ 5,00,00,000/- E.E.L.
18.	Fire Fighting Expenses/Foam Consumption	₹ 5,00,00,000/- E.E.L
19.	shut down / startup expenses	₹ 5,00,00,000/- E.E.L. and in aggregate
20.	Goods Held in Trust	₹ 5,00,00,000/- in aggregate
21.	Deliberate Damage by authorities	₹ 5,00,00,000/- E.E.L.
22.	On account payments	75% based on surveyors recommendations within 15 days
23.	Smoke Damage Cover	₹ 5,00,00,000/- in aggregate
24.	Cover for Railway Locomotives and Wagons including railway tracks	₹ 5,00,00,000/- E.E.L. to be considered
25.	Involuntary betterment/Modification cost and expenses for incompatibility of the Equipment	₹ 5,00,00,000/- E.E.L. and in aggregate
26.	Impact damage due to insured own rail road vehicle including fork lifts cranes stackers, reclaimer and the likes articles dropped there from including accidental damage	₹ 5,00,00,000/- E.E.L. and in aggregate
27.	Original equipment manufacturer parts (OEM)	25%
28.	Margin Clause	Required
29.	Cover for Refractory Material	5,00,00,000/- E.E.L. and in aggregate damaged due to insured peril

30.	Waiver of underinsurance	15% of Total Sum Insured
31.	Automatic Reinstatement	<del>₹ 5,00,00,000/-</del> E.E.L. and in aggregate 10% of Sum Insured
32.	Professional Fees	₹ 5,00,00,000/- E.E.L. and in aggregate
33.	Additional Custom Duty	₹ 5,00,00,000/- E.E.L. and in aggregate
34.	Property not on the insured's premises/Offsite Premises	₹ 5,00,00,000/- E.E.L. and in aggregate
35.	Foreign/Indian Experts Visits Costs & Expenses	₹ 5,00,00,000/- E.E.L. and in aggregate
36.	Temporary removal for repair/refurbishment (Temporary Removal Other than Stocks)	₹ 5,00,00,000/- E.E.L. and in aggregate
37.	<del>Contamination &amp; Co-Mingling Clause</del>	<del>₹ 5,00,00,000/- E.E.L. and in aggregate</del>
38.	<del>Spoilage Material and Machinery Damage Cover</del>	<del>₹ 5,00,00,000/- E.E.L. and in aggregate</del>
39.	<del>Molten Material Spillage Clause</del>	<del>₹ 5,00,00,000/- E.E.L. and in aggregate</del>
40.	Technological Advancement Clause	₹ 5,00,00,000/- E.E.L. and in aggregate
41.	Decontamination & pollution clean-up expenses	₹ 5,00,00,000/- E.E.L. and in aggregate
42.	Leakage and Overflowing (for oil & Chemicals)	₹ 5,00,00,000/- E.E.L. and in aggregate
43.	Cover for Lubricating oil and refrigerants	Covered if included in SI
44.	Cover for Conveyor belts and chains	Covered if included in SI
45.	Rental for Alternative Equipment	₹ 5,00,00,000/- E.E.L. and in aggregate
46.	<del>Vehicle Load Clause</del>	<del>₹ 5,00,00,000/- E.E.L. and in aggregate</del>
47.	Unrepaired Damage	₹ 5,00,00,000/- E.E.L. and in aggregate
48.	De watering Expenses	₹ 5,00,00,000/- E.E.L. and in aggregate
49.	Cost of Clearing Drains	₹ 5,00,00,000/- E.E.L. and in aggregate
50.	Crane, Fire Brigade	₹ 5,00,00,000/- E.E.L. and in aggregate
51.	Agreed Bank Clause	Required
52.	Reinstatement value Clause	Required
53.	Non-Invalidation Clause	Required
54.	Properties under Consignment, Care Custody and Control	Covered if included in SI
55.	Claim Preparation Cost	₹ 5,00,00,000/- E.E.L. and in aggregate
56.	Inadvertent Omission	₹ 5,00,00,000/- E.E.L. and in aggregate

57.	Dismantle costs	₹ 5,00,00,000/- E.E.L. and in aggregate
58.	Accidental Damage Cover	₹ 5,00,00,000/- E.E.L. and in aggregate
59.	Exploratory Costs	₹ 5,00,00,000/- E.E.L. and in aggregate
60.	Additional Crane Charges	₹ 5,00,00,000/- E.E.L. and in aggregate
61.	<del>Resilient Repairs clause</del>	<del>₹ 5,00,00,000/- E.E.L. and in aggregate</del>
62.	Primary and Non-Contributory	Required
63.	Expiration Clause	Required
64.	No Control Clause	Required
65.	Broad Water Damage	Required
66.	Dissimilar Property	Required
67.	Loss Payee Clause	Required
68.	Waive of Subrogation	Required

## 1. PREPARATION OF LOST RECORDS / RE-WRITING RECORDS

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the insurance by this Policy extends to cover loss of data, data media and records including plans, documents and archives as well as its restoring or regeneration or reconstruction, up to a limit as specified in the Schedule subject to following.

1. The loss of data, data media and records having been caused by damage not excluded under this policy.
2. We will indemnify the Insured for the Cost, Charges and Expenses incurred in restoring or regenerating or reconstructing the documents but only for the value of the material and not for their value to the Insured, which may have been destroyed, damaged, lost, or mislaid following a claim admissible under the policy. It is understood that the said documents may consist of deeds, views, agreements, maps, plans, records, books, letters, certificates and the like, but bearer bonds, stamps, coupons, bank or currency notes or other negotiable instruments shall be deemed to be excluded from this insurance.
3. Data / Software backup being kept in fireproof safe.
4. The following special exclusions will apply:
  - a) Loss or damage for which the Repair Company or Maintenance Company is contractually liable.
  - b) Any cost for standard adjustment, rectifying functional failures and maintenance of Insured object unless necessary in connection with the repair of an Insured loss.
  - c) Normal wear and tear of media.

## 2. EARTHQUAKE (Fire, Shock, Volcanic Eruption & Tsunami)

It is hereby agreed and declared that this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this Policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting there from.

## **2.2 THEFT & BURGLARY POLICY**

Burglary/Theft Insurance Policy include insurance cover for Electrical installations & Electronic Equipments, Office Equipments / Machineries, Furniture & Fittings, Stores & Spare, Cables and Wiring installed, DG & DG Batteries and other assets at Stations / Depots / Operation Control Centre / Head Office / Other operative Installations of Noida Metro at locations of Noida & Greater Noida

The following limits are stipulated:-

AOA- 50 Lakh AOY – 2.00 Crore

### **Additional Covers**

Waiver for FIR for claims up to INR ~~5 Lacs~~ **10 Lacs**

~~Waiver of Police Final Report~~—Waiver of FR for up to 10 Lacs per incident in case of Theft/Burglary subject to submission DDR/Police Intimation letter.

~~Nominated Adjustors Clause – Mack, Protocol, Puri Crawford, Skaad, or any other surveyor with mutual consent~~

Nominated Adjuster Clause – Mack, Protocol, Proclaim, Rakesh Kapoor & Company or any other surveyor with mutual consent.

Theft extension

RSDM Extension

**Deductible/Excess** – 5% of claim amount subject to minimum. Of INR 10000.

## **2.3 MONEY INSURANCE FOR INDIVIDUAL STATIONS OF NOIDA METRO**

Loss of money from Safe / Counters at various stations of NMRC due to any type of accident, misfortune, burglary, house breaking, infidelity, RSMD & Terrorism. It include Cover for cash lying at stations within & after working hours & Cash in Transit Cover also.

### **Additional Cover**

a. Cover for cash lying at stations within & after working hours

~~Nominated Adjustors Clause – Mack, Protocol, Puri Crawford, Skaad, or any other surveyor with mutual consent~~—Nominated Adjuster Clause – Mack, Protocol, Proclaim, Rakesh Kapoor & Company or any other surveyor with mutual consent.

b. Cash in Transit Cover

c. **Deductibles / Excess** – 5% of the claim amount subject to a minimum of INR 5,000

## **2.4 PASSENGERS ACCIDENT & PUBLIC LIABILITY INSURANCE**

### **a) PASSENGERS ACCIDENT INSURANCE**

Death or injury to the Passengers while travelling or at a station due to an accident of any type including collision / derailment / accidents of coaches, electrical failure, break down of any equipment, Terrorist Act, carelessness, negligence of passenger or staff of NMRC, failure of equipment, electricity shock, fire, any other untoward incidences and / or compensation awarded by any Indian court / Tribunal.

The sum to be insured per passenger is Rs.4 lakhs. The estimated daily Ridership is approx. 0.60 lakhs in all the lines / sections mentioned above. The Passengers generally expected to be present in spread over time of 16 hours. The daily Ridership during the insurance period may vary (increase / decrease) on day to day basis based on actual passenger traffic received at the stations. The above mentioned Ridership figures indicate number of passenger travelled

by Noida Metro per day and not the actual number of persons traveling in Noida Metro lines / sections at any point of time. At any given time maximum number of Passengers, either traveling in the train or waiting at the stations, will be 1,00,000 for all Lines / Sections / Trains (all trains and stations taken together). Maximum number of Passengers present at any one station, at any given time, will be 1000. Maximum number of Passengers traveling in a train at any time would be 1,500.

### **AVERAGE DAILY RIDERSHIP FOR ALL SECTIONS**

<b>Line</b>	<b>Section</b>	<b>Avg. Daily Ridership</b>
Aqua Line	Sector-51 to Depot Station	60,000
<b>MAXIMUM RIDERSHIP CATERED ON ANY SINGLE DAY</b>		<b>1.00 LAKH</b>

Cover desired is comprehensive (Death + PTD + PPD + TD) as per Annexure-IX (Schedule of Compensation) including actual medical expenses.

The following limits are stipulated for passenger insurance liabilities:-

- i) AOA (Any One Accident) – the limit shall be ₹40 Lakhs.
- ii) AOY (Any One Year) – the limit shall be ₹ 50 Lakhs.

Quote shall be made accordingly.

#### **Additional Cover**

- Policy shall allow waiver of Police FIR

Cover for Medical Expenses – Upto Rs. 1 Lakh per person or actual whichever is lower

- Claim to be intimated within 60 days from date of accident except in the case of Death where intimation shall be given forthwith
- In event of claim, the claim payment to be done to the affected individual / their legal heirs whereas NMRC will act as a facilitator only

Nominated Adjustors Clause – ~~Mack, Protocol, Puri Crawford, Skaad, Rakesh Kapoor~~ Mack, Protocol, Proclaim, Rakesh Kapoor & Company or any other surveyor with mutual consent.

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**Deductibles / Excess - NIL**

#### **b) PUBLIC LIABILITY INSURANCE**

Legal / Financial Liability to third party on account of accidental bodily injury / death / disease & or loss / damage to their property arising out of claim at any station i.e. within the station boundary due to any type of accident, incident, terrorism, carelessness, negligence of public or a staff of NMRC, Failure of Equipment, Electrical Shock, Fire, Any other untoward incident and / or compensation awarded by any Indian Court / Tribunal / Statutory Body.

The following limits are stipulated for public insurance liabilities:-

- i) AOA (Any One Accident) – the limit shall be ₹10 lakhs.
- ii) AOY (Any One Year) – the limit shall be ₹20 Lakhs.

The public expected in all the stations of above mentioned sections / lines would be 15,000. The Passengers generally expected to be present in spread over time of 16 hours. Maximum public present at any one station / location at any given time would be 500.

Required details are mentioned in Annexure-IX. Cover desired is comprehensive (Death + PTD + PPD + TD) as per annexure- VIII (Schedule of Compensation) with actual medical expenses.

**NOTE:** -

1. Passenger means a person present with a valid Metro rail ticket present either in the Metro Station's building or in a train or anywhere in the station premises.
2. Public means a person present in the metro station premises other than the bonafide passenger.

**Additional Cover**

- Legal expenses included within the limit of liability
- Coverage for entire station areas, including but not limited to lifts, escalators, stairs, hoardings / advertising panels (both inside & outside the station premises, along the viaducts and on pillars), besides any area controlled by NMRC
- Coverage for care, custody, control
- Any liability arising from shops & stalls within UPMRC controller premises
- Lift / Escalator liability damages

Nominated Adjustors Clause – ~~Mack, Protocol, Puri Crawford, Skaad~~, Mack, Protocol, Proclaim, Rakesh Kapoor & Company or any other surveyor with mutual consent.

**Deductible / Excess – NIL**

**2.5 STAND ALONE TERRORISM COVER FOR ROLLING STOCK (METRO TRAIN CARS)**

Insurance cover is required for Rolling Stock (Metro Trains comprising 76 Cars) procured under contract NRS-1 procured by Delhi Metro Rail Corporation Limited(DMRC) on behalf of Noida Metro Rail Corporation (NMRC) for Noida Greater Noida Corridor which are available in the below mentioned metro lines/sections as per details given hereunder: -

S/N	Contract No.	No. of Cars	Running on Metro Line / Section
1	NRS-1	76	Aqua Line (N-GN Corridor)
<b>TOTAL CARS</b>		<b>76</b>	<b>-</b>

All the above mentioned Rolling Stock of Insured (NMRC) is held by NMRC in trust and / or in joint account with others for which they have insurable interest in case of loss or damage, remains covered under this policy, whilst: -

- These are operating in NMRC Operational areas
- Stationed at any of the Insured / NMRC locations/premises
- Stationed at any of the location / premises which is in the custody and control of the Insured/NMRC

The following limits are stipulated: AOA ₹ 42 Crore  
AOY ₹ 84 Crore

**Additional Cover**

- Third Party terrorism liability coverage for AOA:A0Y - INR 25 Crores
- Nominated Adjustors Clause – ~~Mack, Protocol, Puri Crawford, Skaad~~ Mack, Protocol, Proclaim, Rakesh Kapoor & Company or any other surveyor with mutual consent.
- The excess/deductible will be ₹ 50 lakhs.

**2.6 SPECIAL CONTINGENCY POLICY**

Cover is required for underground cable passing through public area against Theft and Damage by external agencies.

NMRC carries out route patrolling of all its cables, covered in the scope of work, on daily basis. As soon as excavation by any agency is reported NMRC staff visits the site and stop agency’s work and ask them to first obtain proper permission from NMRC’s concerned authorities before carrying out the work. Route marker are also provided along the cable routes at a distance of 50-100 meter as per site conditions. These cables route marker also display phone number of Traction Power Controller of NMRC.

Whenever NMRC receives any excavation request from any external agency or person then NMRC staff is deputed along with necessary drawings and other details to guide and direct the agency to cross the NMRC cable(s) at a safe distance.

The following limits are stipulated

AOA (Any One Accident) – the limit shall be ₹1.00 Crore. AOY (Any One Year) – the limit shall be ₹3.00 Crores.

**Additional Cover**

Nominated Adjustors Clause – ~~Mack, Protocol, Puri Crawford, Skaad~~, Mack, Protocol, Proclaim, Rakesh Kapoor & Company or any other surveyor with mutual consent.

- Reinstatement Value Clause
- Scale for depreciation, if any, to be as per Insured Books of Accounts
- Useful life of asset to be considered as per Balance Sheet
- For capitalization details – NMRC self-certification shall suffice

**2.7** Complete coverage for authority charges / penalties within the AOA limit Deductible/Exclusions- 5% of the claimed amount subject to minimum of ₹75000

**2.8 Commercial General Liability Insurance Policy**

Insured	NMRC and all its subsidiaries / associate companies / joint ventures. All premises to be covered on un-named basis
Cover	Commercial General Liability Insurance Policy

**Annexure-XII****Existing Claim under Process:**

<b>Sr. No.</b>	<b>Policy Year</b>	<b>Policy</b>	<b>Cause of Loss</b>	<b>Loss Estimate</b>
<b>1.</b>	2023-24	Burglary	Theft of Viaduct Cables from Metro Premises	INR 2.50 Lacs
<b>2.</b>	2023-24	Burglary	Theft of Viaduct Cables from Metro Premises	INR 2.43 Lacs
<b>3.</b>	2023-24	Burglary	Theft of Viaduct Cables from Metro Premises	INR 4.95 Lacs
<b>4.</b>	<b>2024-25</b>	<b>Burglary</b>	<b>Theft of Viaduct Cables from Metro Premises</b>	<b>INR 0.30 Lacs</b>