

1001/202995597/00/000

STANDARD FIRE AND SPECIAL PERILS INSURANCE

Fire 01

SCHEDULE

Insured Details	
Policy Number	: 1001/202995597/00/000
Issued At	: MUMBAI
Name of the Insured	: SUNCITY PROJECTS PVT. LTD.
Hypothecation Details	: ICICI BANK LTD
Mailing Address of the Insured	: Suncity Projects Pvt. Ltd. -Suncity Business Tower,-Unit No-218 To 224,-Golf Course Road,-Sector-54,-Gurgaon (Hr).- 122002, Gurgaon, Haryana Pin-122002

Policy Details	
Period of Insurance	From 00:00 Hours of July 30, 2020 To Midnight of July 29, 2021
Details of Property Insured	As Per Annexure - I
Perils Covered	
Standard Fire and Special Perils	Rs. 300000000
Add on Covers	
Earthquake	Rs. 300,000,000.00

Premium Computation

*Total Premium (Rs.) 169,920.00

*Premium value mentioned above is inclusive of taxes applicable

Clauses / Conditions / Warranties :

Subject to Clause(s) / Endorsement(s) as attached herewith :

- FC01 : Agreed Bank Clause
- FC03 : Designation of Property Clause
- FC04 : Reinstatement Value Policies
- FC05 : Local Authorities Clause
- FC14 : Earthquake (Fire and Shock)
- FC25 : Removal of Debris Clause (upto 1% of the claim amount)
- FC26 : Architects, Surveyors and Consulting Engineers Fees (upto 3% of the claim amount)
- FC29 : Terrorism Exclusion Clause

Subject to conditions as mentioned below :

- Policies having Sum Insured up to INR 10 Cr per location-5% of claim amount subject to a minimum of INR 10,000/- for each and every claim.
- Policies having Sum Insured above INR 10 Cr per location up to INR 100 Cr per location-5% of claim amount subject to a minimum of INR 25,000 for each and every claim.
- Policies having Sum Insured above INR 100 Cr and up to INR 1500 Cr per location-5% of claim amount subject to a minimum of INR 5 lakhs for each and every claim.
- Policies having Sum Insured above INR 1500 Cr and up to INR 2500 Cr per location-5% of claim amount subject to a minimum of INR 25 lakhs for each and every claim.
- Policies having Sum Insured above INR 2500 Cr per location-5% of claim amount subject to a minimum of INR 50 lakhs for each and every claim.
- Policies having Sum Insured above INR 2500 Cr per location 5% of claim amount subject to a minimum of INR 5000000
- Policies having Sum Insured up to INR 10 cr per location 5% of claim amount subject to a minimum of INR 10000
- Policies having Sum Insured above INR 10 cr per location up to INR 100 cr per location 5% of claim amount subject to a minimum of INR 25000
- Nil Excess in case of Individual Dwellings
- Policies having Sum Insured above INR 100 cr and up to INR 1500 cr per location 5% of claim amount subject to a minimum of INR 5,00,000
- Policies having Sum Insured above INR 1500 Cr and up to INR 2500 cr per location 5% of claim amount subject to a minimum of INR 25,00,000
- Notwithstanding any other provision of this Policy to the contrary, this Policy does not insure any loss, cost, damage or expense, arising out of, attributable to, or occurring concurrently or in any sequence with a communicable disease. As used herein, communicable disease means any infectious or contagious substance: 1. Including, not limited to, a virus, bacterium, parasite or other organism or any mutation thereof, whether deemed living or not, and 2. Regardless of the method of transmission, whether direct or indirect, including, but not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between humans, animals, or from any animal to any human or from any human to any animal, that can cause or threaten damage to human health or human welfare or causes or threatens damage, deterioration, loss of value, marketability or loss of use to tangible or intangible property insured hereunder. For avoidance of doubt, no coverage extension, additional coverage, global extension, exception to any exclusion or other coverage grant shall afford any coverage that would otherwise be excluded through this exclusion, including but not limited to any closure by public or civil authorities, or any denial of access to Insured Premises, or Customer and or Supplier premises (including service / utility providers) hereunder. For further avoidance of doubt, loss, cost, damage or expense, includes any cost to clean-up, detoxify, remove, monitor or test: (1) for a communicable disease or (2) any tangible or intangible property insured hereunder that is affected by such communicable disease.

STANDARD FIRE AND SPECIAL PERILS INSURANCE

GSTIN Reg. No : 09AAAC17904G1ZL
IL GIC GSTIN Address : Chamber I Fourth Eldeco Corporate Gomti Nagar Lucknow Uttar Pradesh 226024
HSN/SAC code : 9971 - GENERAL INSURANCE SERVICES

The stamp duty of Rs. 0.50/- paid in cash or by demand draft or by pay order, vide Receipt/Challan No. CSD14202013942020 dated May 26, 2020.

Subject otherwise to terms and conditions of Standard Fire and Special Perils Insurance Policy.

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at Mumbai on August 04, 2020.



Authorised Signatory
ICICI Lombard General Insurance Company Ltd.

Annexure - I

DETAILS OF PROPERTY INSURED

Attached to and forming a part of Policy No. : 1001/202995597/00/000

Location of Risk(1) : SUNCITY PROJECTS PVT. LTD. HORIZON TOWER, JEWEL OF INDIA, JLN MARG,
JAIPUR(RAJASTHAN) 302017.,., JAIPUR, RAJASTHAN-302017

Occupancy(1) : Buildings (including flats/houses) in course of construction

S No.	Sum Insured Component	Sum Insured
1	Building (With Plinth and Foundation)	Rs. 300,000,000.00
	Total Sum Insured with Plinth & Foundation	Rs. 300,000,000.00

Description of Block(s)

1) Buildings (including flats/houses) in course of construction

Details of Add on Covers applicable to above mentioned Risk Location

Earthquake

Horizone Tower



ICICI Lombard General Insurance Company LTD
ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

4002/202995641/00/000

BURGLARY INSURANCE POLICY

UIN- IRDAN115P0002V01200102 Misc 02

Preamble

ICICI Lombard General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Proposer named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issuance of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Part I, II and III of the Schedule, that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured / appropriate benefit will be paid by the Company.

PART I OF THE SCHEDULE

Insured Details	
Policy Number	: 4002/202995641/00/000
Issued At	: MUMBAI
Name of the Insured	: SUNCITY PROJECTS PVT. LTD.
Mailing Address of the Insured	: Suncity Projects Pvt. Ltd. -Suncity Business Tower,-Unit No-218 To 224,-Golf Course Road,-Sector-54,-Gurgaon (Hr).- 122002, Gurgaon, Haryana Pin- 122002.
Hypothecation Detail	: ICICI BANK LTD

Policy Details	
Period of Insurance	: From 00:00 Hours of July 30, 2020 To : Midnight of July 29, 2021
Total Sum Insured	: Rs. 100,000,000.00
Details of Risk Location Insured	: As per Annexure - I
Premium Computation	
Burglary Basic Premium	: Rs. 2,272.73
Add on Covers	
Theft	: Rs. 113.64
Riot, Strike & Malicious Damage (RSMD)	: Rs. 113.64
*Total Premium	: (Rs.) 2,950.00
*Premium value mentioned above is inclusive of taxes applicable	
Clauses Description	
1. Subject to Endorsement for Terrorism Exclusion attached herewith	
2. The insured will bear in the event of each and every claim a compulsory Deductible / Excess of 1% of Claim amount subject to a minimum of Rs. 5,000/-	
3. Subject to Endorsement BP2 (RSMD Cover inclusion) attached herewith	
4. Subject to Endorsement BP3 (Theft Cover inclusion) attached herewith	
5. Subject to Endorsement BP4 (Policy being issued on Declaratoin Basis) attached herewith	
6. Subject to Agreed bank clause attached herewith	
7. Subject to Agreed bank clause attached herewith	
Conditions Description	
1. Burglary Deductible : 5% of the claim amount subject to a min of INR 10,000 on each and every claim	
2. Final Police report required at the time of claim	
3. Books and records to be updated all the times.	
4. Warranted that the premises are guarded round the clock	
5. Notwithstanding any other provision of this Policy to the contrary, this Policy does not insure any loss, cost, damage or expense, arising out of, attributable to, or occurring concurrently or in any sequence with a communicable disease. As used herein, communicable disease means any infectious or contagious substance: 1. Including, not limited to, a virus, bacterium, parasite or other organism or any mutation thereof, whether deemed living or not, and 2. Regardless of the method of transmission, whether direct or indirect, including, but not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between humans, animals, or from any animal to any human or from any human to any animal, that can cause or threaten damage to human health or human welfare or causes or threatens damage, deterioration, loss of value, marketability or loss of use to tangible or intangible property insured hereunder. For avoidance of doubt, no coverage extension, additional coverage, global extension, exception to any exclusion or other coverage grant shall afford any coverage that would otherwise be excluded through this exclusion, including but not limited to any closure by public or civil authorities, or any denial of access to Insured Premises, or Customer and or Supplier premises (including service / utility providers) hereunder. For further avoidance of doubt, loss, cost, damage or expense, includes any cost to clean-up, detoxify, remove, monitor or test: (1) for a communicable disease or (2) any tangible or intangible property insured hereunder that is affected by such communicable disease.	

BURGLARY INSURANCE POLICY

Policy shall stand cancelled ab initio in the event of non realization of the premium.

Subject otherwise to terms and conditions of Burglary Insurance Policy.

GSTIN Reg. No : 09AAACI7904G1ZL
IL GIC GSTIN Address : Chamber I Fourth Eldeco Corporate Gomti Nagar Lucknow Uttar Pradesh 226024
HSN/SAC code : 9971 - GENERAL INSURANCE SERVICES

The stamp duty of Rs. 0.50 /- paid in cash or by demand draft or by pay order, vide Receipt/Challan No. CSD14202013942020 dated May 26, 2020 .
Signed for and on behalf of the ICICI Lombard General Insurance Company Limited at Mumbai on August 04, 2020 .



Authorised Signatory
ICICI Lombard General Insurance Company Ltd.

Annexure - I

DETAILS OF RISK LOCATION INSURED

Attached to and forming a part of Policy No. : 4002/202995641/00/000

Risk Location (1)

: Suncity Projects Pvt. Ltd. Horizon Tower, Jewel Of India, Jln Marg, Jaipur(Rajasthan) 302017, ...
Jaipur, Rajasthan Pin- 302017.

Description of Property (1) : Others

S No.	Sum Insured Component	Total Sum Insured
1.	General Goods	Rs. 100,000,000.00
Total		Rs. 100,000,000.00

IRDAN115P0006V01200102 Misc 08

PUBLIC LIABILITY INSURANCE (INDUSTRIAL RISKS) POLICY

Policy no.4008/203064222/00/000

PREAMBLE

ICICI Lombard General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Proposer named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/ appropriate benefit will be paid by the Company.

PART I OF SCHEDULE

1	Name of the Insured	Suncity Projects Pvt. Ltd.									
2	Mailing Address of the Insured	Suncity Projects Pvt. Ltd. Suncity Business Tower, Unit No-218 to 224, Golf Course Road, Sector-54, Gurgaon (HR).									
3	Business of the Insured	Buildings (including flats/houses) in course of construction									
4	Premises to be insured	Project Premises only within India									
5	Territorial Scope /Jurisdiction	India / Indian courts									
6	Policy period	From: 30 th July 2020	To: 29 th July 2021								
		Time: 00:00 hrs	23.59 hrs								
7	Retroactive date	30 th July 2020									
8	Limit of Indemnity	<table border="1"> <tr> <td>Aggregate (AOY)</td><td>One Year</td><td>INR</td><td>50,000,000</td></tr> <tr> <td>Any (AOA)</td><td>One Accident</td><td>INR</td><td>50,000,000</td></tr> </table>		Aggregate (AOY)	One Year	INR	50,000,000	Any (AOA)	One Accident	INR	50,000,000
Aggregate (AOY)	One Year	INR	50,000,000								
Any (AOA)	One Accident	INR	50,000,000								
9	Compulsory Excess (each & every claim)	INR 50,000									

10	Total Premium	INR 11,130 (Premium value mentioned above is inclusive of taxes applicable)																																			
11	Proposal Form date	30 th July 2020																																			
12	Endorsements attached at inception	List of extensions provided: <table><tr><td>Extension cover</td><td>Sublimit (in aggregate)</td><td>Special excess</td><td>Applicable/Not Applicable</td></tr><tr><td>Act of God perils liability extension clause</td><td>Full Limit</td><td>Policy deductible to apply</td><td>Applicable</td></tr><tr><td>Sudden and accidental pollution liability extension clause</td><td>Full Limit</td><td>Policy deductible to apply</td><td>Applicable</td></tr><tr><td>Transportation liability extension clause</td><td>Full Limit</td><td>Policy deductible to apply</td><td>Applicable</td></tr><tr><td>Carriage of treated effluents liability extension clause</td><td>Full Limit</td><td>Policy deductible to apply</td><td>Applicable</td></tr><tr><td>Godowns' liability extension clause</td><td>Full Limit</td><td>Policy deductible to apply</td><td>Applicable</td></tr><tr><td>Lifts, escalators and travelers liability extension clause</td><td>Full Limit</td><td>Policy deductible to apply</td><td>Applicable</td></tr><tr><td>Food and beverages liability extension clause</td><td>Full Limit</td><td>Policy deductible to apply</td><td>Applicable</td></tr></table> <i>Note: Aggregate limit for these extension covers shall be within the overall AOY limit as specified above</i>				Extension cover	Sublimit (in aggregate)	Special excess	Applicable/Not Applicable	Act of God perils liability extension clause	Full Limit	Policy deductible to apply	Applicable	Sudden and accidental pollution liability extension clause	Full Limit	Policy deductible to apply	Applicable	Transportation liability extension clause	Full Limit	Policy deductible to apply	Applicable	Carriage of treated effluents liability extension clause	Full Limit	Policy deductible to apply	Applicable	Godowns' liability extension clause	Full Limit	Policy deductible to apply	Applicable	Lifts, escalators and travelers liability extension clause	Full Limit	Policy deductible to apply	Applicable	Food and beverages liability extension clause	Full Limit	Policy deductible to apply	Applicable
Extension cover	Sublimit (in aggregate)	Special excess	Applicable/Not Applicable																																		
Act of God perils liability extension clause	Full Limit	Policy deductible to apply	Applicable																																		
Sudden and accidental pollution liability extension clause	Full Limit	Policy deductible to apply	Applicable																																		
Transportation liability extension clause	Full Limit	Policy deductible to apply	Applicable																																		
Carriage of treated effluents liability extension clause	Full Limit	Policy deductible to apply	Applicable																																		
Godowns' liability extension clause	Full Limit	Policy deductible to apply	Applicable																																		
Lifts, escalators and travelers liability extension clause	Full Limit	Policy deductible to apply	Applicable																																		
Food and beverages liability extension clause	Full Limit	Policy deductible to apply	Applicable																																		
13	Special conditions (if any)	Policy shall stand cancelled ab initio in the event of non-realization of the premium																																			
14	Intermediary Details	Name - DIRECT COBGIB Code – 200109199692																																			
15	GSTIN Reg. No ILGIC GSTIN Address																																				

The stamp duty of Rs. 0.50/- (Fifty Paise Only) paid in cash or by demand draft or by pay order, vide Receipt/Challan No. CSD14202013942020 dated 26th MAY 2020.

Signed for and on behalf of ICICI Lombard General Insurance Company Limited, at Mumbai on this date AUGUST 06, 2020.



Authorised Signatory

GSTIN Reg No: 09AAACI7904G1ZL

ILGIC GSTIN Address : Chamber I, Fourth Floor, Eldeco Corporate, Gomti Nagar, Lucknow, Uttar Pradesh 226024

Description of services: General Insurance Business

HSN/SAC : 9971

Policy shall stand cancelled ab initio in the event of non-realization of the premium.

"Note- In case of renewal of the policy, policy benefit and terms & conditions of policy including premium may be subject to change."