



## UTTAR HARYANA BIJLI VITRAN NIGAM LTD.

(A Power Distribution & Retail Supply Utility, Govt. of Haryana)

Regd. Office: C-16, Vidyut Sadan, Sector-6, Panchkula.

Corp. Office: C.A.O., Flat No.519-524, Power Colony, Industrial Area, Phase-II, Panchkula.

CIN No.U40109HR1999SGC034166. Phone- 0172-2592523 Fax -0172-2594520

Website: www.uhbn.com, E-mail- saocoadmn@uhbn.org.in

To

E-Mail

1. All Superintending Engineers in UHBVNL.
2. All Executive Engineers in UHBVNL.

Memo No.Ch-43.../CAO/CAC/Insurance-Cash/2020-21

Dated:- 22.08.2020.

**Subject: Insurance of Cash in Safe, Cash in transit, Cash at Counter for the period of one year i.e. 22.08.2020 to 21.08.2021 (Money Insurance PolicyNo. 45060814).**

UHBVNL has purchased an insurance policy to cover the insurance of Cash in transit, Cash in Safe, Cash at counter from M/s IFFCO- TOKIO General Insurance Co Ltd., Chandigarh for the period 22.08.2020 to 21.08.2021 against a premium of Rs. 2,00,600/-. Hence a contract has come into existence. The photocopy of Insurance Policy is enclosed herewith for your ready reference please.

The above said insurance cover is effective w.e.f. 22.08.2020 and have been procured for the following purposes:-

1. Cash in transit/Cash in safe for Rs. 532.22 crores at 137 locations from cash collection centre to office and then to Bank and vice versa with single carrying limit Rs. 34.00 lacs.
2. Cash in Safe for Rs. 8.00 crores with single limit of Rs.34.00 Lacs.
3. Cash at counter/Till for Rs. 8.00 crores with single limit of Rs.34.00 lacs at 137

locations. List of locations is attached herewith.

### EXCLUSIONS

The company shall not be liable in respect of :

1. Loss of money entrusted to any person other than the insured or an authorised employee of the Insured. Loss of money where the insured or his employee is involved as principal or accessory. (However, loss due to fraud or dishonesty of the cash carrying employee of the Insured, occurring whilst transit and discovered within 48 hours is covered).
2. Loss occurring on the premises, after business hours, unless the money is in a locked safe or strong room.
3. Money carried under contract of affreightment and theft of money from unattended vehicle.
4. Loss of money from safe of strong room following use of the key to the safe or strong room or any duplicate thereof belonging to the insured, unless this has been obtained by the violence.
5. Loss or damage due to or contributed to by the insured having caused or suffered anything to be done whereby the risk hereby insured against were unnecessarily increased.

### SPECIAL CONDITIONS

1. Maintenance of books and Keys: The insured shall keep a daily record of the amount of cash contained in the Safe or Strong- room and such record shall be deposited in a secure place other than the said Safe or Strong room and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strong room shall not be left on the premises out of business hour unless the premises are occupied by the insured or any authorised employee of the insured in which case, such keys if left on the premises shall be deposited in a secure place in the vicinity of the safe or strong room.

➤ In case of any incidence of loss of 'Cash in Transit', 'Cash in Safe', 'Cash at counter/Till', the matter may be taken up expeditiously (with in 24 hours) with the Insurance Company on the address and telephone No. given here under:-

M/s IFFCO TOKIO General Insurance Co Ltd.,  
Chandigarh SBU Office: IFFCO Bhavan, 4th Floor, Plot No.2B&C,  
Sector:- 28-A, Madhya Marg, Chandigarh - 160002, (Chandigarh)  
Ph- 0172-5046350 to 5046364.

Fax: +91-0172-2658745

E.mail Satish.kumar2@iffcotokio.co.in, Website: WWW. iffcotokio.co.in

P.T.O.



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Website: www.uhbvn.com, E-mail- saocoadmn@uhbvn.org.in

- In the event of delay in informing the loss/incidence to Divisional Office of M/s IFFCO TOKIO General Insurance Co Ltd. Chandigarh IFFCO Bhavan, 4th Floor, Plot No.2B&C Sector:- 28-A, Madhya Marg, Chandigarh E.mail Satish.kumar2@iffcotokio.co.in their local branch office may be suitably informed in time (i.e. within 24 hours) for proceeding further in the matter.
- You should also take necessary steps in lodging the FIR, reporting the matter to the higher office as per instructions of the Nigam in vogue.
- Besides above, you should also intimate the detailed position through E-Mail, to Chief Accounts Officer/CAC, UHBVNL, Panchkula (E-Mail:- saocoadmn@uhbvn.org.in) for its follow up with the Insurance Company.
- You should also pursue the matter with Insurance Company for 'on account payment' within 30 days, of the losses, after completing all the formalities and without waiting for untracable report from the police. For this purpose, you/we may supply them an indemnity bond or a letter of subrogation
- All offices dealing with the Cash in Transit (i.e. carrying cash from Cash collection Centre to office, from office to Bank and vice-versa) are requested to limit their one time transaction for a sum not exceeding as per detail mentioned above.

Similarly all offices maintaining safe/chest and operating cash at counter/till are requested not to exceed their cash from the limits as detailed above. It is worthwhile to mention here that on heavy grace dates they may make lump-sum remittance out of the revenue Cash collected by them as per the existing instructions. They are also requested to strictly adhere to the limit prescribed by the Nigam for accepting Energy bills through Cash-payment/Cheque. In case daily cash required to be retained by them is different from the amount as mentioned above, the same may be intimated to this office through their controlling office (i.e. S.E./concerned). The Superintending Engineer while forwarding the proposal (for circle as a whole) will suggest as to how enhancement/curtailment in the proposed limit fixed for a particular office can be met with. He will name the office/offices, at whose cost this arrangement can be revised, so that overall limit for his circle of superintendence may remain unchanged.

- Copy of cover notes and list of offices where insurance for Cash in Safe, Cash at counter/till have been obtained are also sent herewith for reference and record in your office.
- All terms and conditions as laid down in the policy are required to be followed in letter & spirit.
- The above instructions / Instruction as defined in Policy may be got noted from all concerned for strict compliance. In case of any lapse strict disciplinary action will be initiated against the delinquent official/officer.

This issues with the approval of Chairman-cum- Managing Director, UHBVN, Panchkula.

DA/As above

Sr. Accounts Officer/CAC,  
for CAO, UHBVNL, Panchkula.

Endst. No.Ch- 117 /CAO/CAC/Insurance-Cash

Dated: 11/11/20

Copy of the above is forwarded to the following for their kind information and further necessary action please: -

Regd.

1. CE/Admn., UHBVNL, Panchkula.
2. All EIC/Chief Engineers in UHBVNL.
3. All the SE's in UHBVN.
4. Company Secretary, UHBVNL, Panchkula.
5. FA/HQrs./FA&CAO/MM, UHBVNL, Panchkula.
6. Chief Auditor, UHBVNL, Panchkula/Rohtak.
7. Xen/IT, UHBVNL, Panchkula along with scan copy of policy for uploading the instructions on the Nigam Website under corner (CAO Corner).

DA/As above

Sr. Accounts Officer/CAC,  
for CAO, UHBVNL, Panchkula.

Diary No. .... /CAO/ Estt.

Dated. ....



**IFFCO - TOKIO GENERAL INSURANCE CO. LTD**

Regd. Office: IFFCO SADAN, C1 Dist: Centre Saket, New Delhi - 110017

**Money Insurance Policy Schedule**

**Cum Tax Invoice**

**ORIGINAL FOR RECIPIENT**

GST Applicable



Servicing Office: **Muskurate Raho**  
 TG - STRATEGIC BUSINESS UNIT, CHANDIGARH  
 IFFCO COMPLEX PLOT NO. 2 (B & C), SECTOR-28A  
 MADHYA MARG CHANDIGARH-160018, Fax: 0172-2658745  
 Ph: 0172-2658530, 2640760, 2640764  
 State Code: 04 GSTIN: 04AAACI7573H1ZK  
 General Insurance Services:- 9971

Insured's name:	M/S UTTAR HARYANA BIJLI VITRAN NIGAM LTD.			Unique Invoice No.	45060814
Address:	C-16, VIDYUT SADAN SECTOR 6, PANCHKULA			Policy No.	45060814
	C-16, VIDYUT SADAN SECTOR 6 PANCHKULA			Date of Issuance	26/08/2020
	KAMI (243)	HARYANA	Pincode: 134112	Policy effective from	0000 hrs 22/08/2020
State Code:	06	Country Name: India	GSTIN: 06AAACU4562G1ZF	To MidNight	21/08/2021
Phone Number:		C / N No.:	Agent No. 13000839 ITG		
		Aadhar No.:			

Co-Insurance Details		
Name	Type	%

<b>Trade / Business</b>	Bijli Vitran
<b>Premises</b>	C-16, Vidyut Sadan Sector-6, Dist-Panchkula Haryana-134112

	Taxable Value	CGST	SGST	IGST	CESS
Rate		0.00	0.00	18.00	0.00
Amount	170000.00	0.00	0.00	30600.00	0.00
Total Tax		₹30600.0		Total Value	₹200600.0

Section	Description	Single Carrying Limit (Rs.)	Annual carrying Limit (Rs.)
Section IA	Money for the payment of wages, salaries and other earning or for petty cash in direct transit from the bank to your premises/other places of payment from the time the money is received at the bank by you or your authorised representative until delivered at the premises or other place of payment and whilst there until paid out provided that out of business hours such Money be secured in locked strong-room on the premises. Cheques drawn by you to provide for such money are covered in transit from the premises to the bank.	3460000	0
Section IB	Money other than described in section '1A' above, in your personal custody or in custody of your authorised representative whilst in direct transit between the premises and the bank / post office.		

**Signature valid**  
 Digitally signed by SUBRATA MONDAL  
 Date: 2020.08.26 14:05:47 IST  
 Reason: Valid Policy Copy  
 Location: IFFCO Tokio General Insurance Company Ltd, India

Attaching to and forming part of Policy Number 45060814  
 'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

**JOMARINE**

Section C	Money other than described in "A" and "B" above, in your personal custody or of your authorised representative in connection with your business whilst in direct transit between any collection / payment centre and Bank / Insured Premises.	
Section D	Any other money in Transit (to be described by the Insured)	
Section B	"Money [other than described under (1) above] whilst on the premises during business hours or whilst secured in locked safe or locked strong-room on the insured's premises out of business hours against the risk of burglary, house breaking, dacoity, robbery and hold up.	80000000
Section IIIA	Personal money or damage to clothing and personal effects sustain by any of Director, Employee, as a result of robbery, hold up or any attempted threat thereof.	5000
Section IIIB	Damage to safe, strongroom or cash boxes or franking machines or cash bag or waist coat when such are used for the carriage of money, caused by burglary, house breaking, robbery or holdup.	10000

**Transit / Safe / Location & Other Details**

Transit Details:-  
Cash in transit from insured premises to bank & vice-versa  
(Transit within city only)  
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Cash in Safe : Rs. 80,000,000/-  
\* Location wise sum insured details as per Annexure "A"  
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! Excess : 5% of claim amount subject to a minimum of Rs. 1000/-  
for each and every claim.  
---  
Communicable Disease Exclusion Clause: - Losses or damages  
caused directly or indirectly due to any infectious or  
contagious disease, pandemic / epidemics as declared by WHO  
and / or Government of India will be an exclusion under this  
policy as per the attached clause.

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Standard Warranties

- 1) Warranted that cash upto INR 2 lakhs can be carried by public transport.
- 2) Warranted that cash above INR 2 lakhs upto INR 10 lacs shall be carried in Private / Hired Four Wheeled Vehicle.
- 3) Warranted that cash above INR 10 lakhs upto INR 20 lakhs shall be carried by two employees in Private / Hired Four wheeled Vehicle.
- 4) Warranted that cash above INR 20 lakhs shall be accompanied by Armed Guard along with two employees in Private / Hired Four Wheeled Vehicle.

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic / epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

The coverage is as per policy wordings / endorsements / clauses attached. Please go through the Fidelity Guarantee Insurance Policy and in case of any discrepancy, please inform us.

Toll Free : 1-800-103-5499 ; Other : ( 0124 ) 428-5499 ; SMS "claim" to 56161

Service Tax No : AAACI7573HST001 Corporate Identity No (CIN) U74899DL2000PLC107621

Policy Issuing Office: Delhi

Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi

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**Money Insurance - Policy Wordings**

This Policy is evidence of the Contract between YOU and US. The proposal along with any written statement(s), declaration(s) of YOURS for purpose of this Policy forms part of this contract.

**Signature valid**  
Digitally signed by SUBRATA MONDAL  
Date: 2020.08.26 14:05:47 IST  
Reason: Valid Policy Copy  
Location: IFFCO Tokio General Insurance Company Ltd, India

Attaching to and forming part of Policy Number 45060814  
\*Show Signature Properties-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

**TOKIOMARINE**



YOU shall take all reasonable precautions for safety and soundness of insured Property and to prevent the loss in order to minimise claims. YOU shall also comply with the following conditions:-  
 Make all the recommended actions for inspection and maintenance and shall comply all statutory requirements or other regulations and with the help of honest employees.

**2. Notice**

YOU will give every notice and communication in writing to OUR office through which this insurance is affected.

**3. Misdescription**

This Policy shall be void and all premium paid by YOU to US shall be forfeited in the event of misrepresentation, misdescription or concealment of any material information.

**4. Changes in Circumstances**

YOU must inform US, as soon as possible, of any change in information YOU have provided to US about yourself, the properties insured, location of risk which may affect the insurance cover provided e.g. change of address, period of unoccupancy, security arrangements etc.

YOU must also notify US about any alteration made whereby risk of loss/damage is increased. In case of such alteration made and not accepted by US in writing the cover under this policy shall cease.

**5. Claim Procedure and Requirements**

Upon happening of an event giving rise or which may give rise to a claim

a) You or your authorised representative shall forthwith give notice in writing to our nearest office with a copy to Policy issuing office with full particulars. A written statement of the claim will be required and a claim form will be provided. This written statement of claim along with supporting documents (estimates, explanations, corroborative evidence of the statement of your family members, employees, vouchers, proof of ownership and the like) prepared at your expense along with particulars of other Insurances covering the same risk must be delivered to us within 14 days of date of Loss.

b) You shall lodge a complaint with the Police at the earliest after happening of the incident and take all practicable steps to apprehend the guilty person and recover the Money lost.

**6. Claim Control and subrogation**

We are entitled to:-

- a) Receive all information, proof of damage and assistance from you and any other person seeking benefit under the Policy
- b) Take proceedings at our own expenses and for our own benefit, but in your name or income of any other person who is claiming or has received benefit, for the purpose tracing and recovering the Money lost or if securing reimbursement in respect of the Money lost and in the event of any or all of the money being recovered, it shall be imperative upon you to refund to us such a proportion of the Sum allowed by way of compensation as the amount recovered bears to the total amount of Money lost and also for enforcing any rights and remedies or obtaining relief or indemnity from other parties to which we shall be or would become entitled or subrogated, to recover any payment made or due under this Policy.

**7. Fraud:**

If any claim under this Policy is fraudulent in any respect with or without your knowledge or if any fraudulent means or devices are used by you or on your behalf to obtain any benefit under this Policy, all your benefits and rights under the Policy shall be forfeited.

**8. Contribution**

If at the time of happening of any loss covered by this Policy, there shall be existing any other Insurance of any nature covering the same property, whether effected by you or not, then we will pay only rateable proportion.

**9. Cancellation**

We may cancel this policy by sending 7 days notice in writing by Regd. A. D. to you at your last known address. In respect of the Section I of the Schedule, the premium paid shall be adjusted on the basis of the actual amount in transit during the period of Insurance and in respect of Section II on pro-rata basis. You may also cancel this Policy by giving 7 days Notice in writing to us, in which case, the premium under Section I of the Schedule shall be adjusted on the basis of the actual amount in transit during the period of insurance and in respect of Section II on the following scale:



Signature valid

Digitally signed by SUBRATA MONDAL  
 Date: 2020.08.26 14:05:47 IST  
 Reason: Valid Policy Copy  
 Location: IFFCO Tokio General Insurance Company Ltd, India

Attaching to and forming part of Policy Number 45060814

'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

Period of Cover upto	Rate of Premium to be retained
Upto one Month	25% of Annual Rate
Upto Three Months	50% of the Annual Rate
Upto Six Months	75% of the Annual Rate
Preceding Six Months	Full Annual Rate

**10 Arbitration**

Should any dispute arise between YOU and US on quantum of amount payable (liability being otherwise admitted by us), such dispute will independently of all other questions be referred to the decision of Arbitrator(s) in accordance with statutory provision(s) of the country in force at that time. Further, if/when any dispute is referable or referred to Arbitration, the making of an award by Arbitrator(s) shall be a condition precedent to any right of action by YOU against US.

**11 Disclaimer Clause**

If we shall disclaim our liability in any claim, and such claim shall not have been made subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

**12 Interest/Penalty**

No sum payable under this policy shall carry any interest or penalty.

**13 Geographical Scope**

The geographical scope of this policy will be India.

**14 Renewal Notice**

We shall not be bound to accept any renewal premium or give notice that such renewal is due.

**SCOPE**

In the event of loss of Money and/or damages to property as specified in the Schedule happening during the currency of the Policy in accordance with a€What is covereda€, We will indemnify you against such loss subject to limits stated in the Schedule.

What is covered	What is not covered
<p>The ambit of this cover is:</p> <p>1) Loss of Money in Transit, by you or your authorised representative(s) including employees occasioned by Robbery, Theft or any other fortuitous cause.</p> <p>2) Loss of Money by Burglary, Housebreaking, Robbery or Hold-up whilst in premises during business hours or in Safe(s), Strong Room(s) at business premises outside business hours.</p> <p>3) Loss of personal Money or damage to clothing and personal effects sustained by any of your Director or employee as a result of robbery or hold up or any attempted threat in the course of their duties for you subject to our maximum liability being restricted to sum of Rs. 5000/- (five thousand) in any one period of insurance.</p> <p>4) Loss of or damage caused by Burglary, Housebreaking, Robbery or Hold up, to your Safe, Strongroom or Cash boxes or franking machines or cash bag or waist coat when such are used for the carriage of Money subject to our maximum liability being restricted to a sum of Rs. 10,000/- (Ten thousand) in any one period of Insurance.</p> <p>It is provide that Our liability in respect of clause 3) and 4) will be there only if we have accepted the liability under clause 1) or 2).</p>	<p>We will not be liable:</p> <p>i) Shortage due to error or omission.</p> <p>ii) Loss of Money and/or damage to property entrusted to any person other than you, your authorised representative including your authorised employee(s).</p> <p>iii) Loss of Money where and or damage to property when you or your authorised representative(s)/employee is involved as principal or accessory except loss due to fraud or dishonesty of Cash carrying person who is your authorised representative/ employee occurring whilst in transit and discovered within 48 hours.</p> <p>iv) Loss occurring on the Premises after business hours unless the Money is in a locked Safe or Strong room.</p> <p>va) Loss occasioned by Riot, Strike, Malicious Damage.</p> <p>vb) Terrorism / Terrorist Incident of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>vi) Money carried under contract of affreightment and theft of Money from any unattended vehicle.</p> <p>vii) Loss directly or indirectly occasioned by or happening through or in consequence of war and war like situation, Invasion, act of foreign enemy, hostilities (whether war be declared or not), Civil war, rebellion, revolution, insurrection, Military or usurped power, Confiscation, nationalisation, or loot pilage in connection herewith.</p> <p>viii) Any Loss arising from or in consequence of requisition by or under order of any Public Authority.</p>

Muskurajit, Rahe

x)

- a) Loss to any property whatsoever or any expenses whatsoever resulting from or any consequential loss
- b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to, or arising from ionising radiation or contamination by radio activity from any source whatsoever.
- x) Damage caused by wear & tear and depreciation.
- xi) Consequential loss of any kind or description including any reduction of market value beyond cost of repair or replacement.
- xii) Loss of Money and/or other property abstracted from safe following the use of key to the said safe or any duplicate thereof belonging to you unless such key has been obtained by assault or violence or any threat thereof.

**Special Conditions**

**1 Adjustment of Premium**

The premium in so far as it relates to Money-in-Transit is to be regulated by the amount of such Money in transit during each period of Insurance and for this purpose a proper record shall be kept in your Books of Account which you shall at all reasonable times allow us to inspect within one month from expiry of each period of Insurance. You shall furnish to us with a correct account of the amount of all such Money in transit during the period and if the ascertained amount shall differ from the estimated amount on which premium has been paid, the difference in premium shall be met by a further proportionate payment to us or by a refund by us as the case may be, but in no case shall be refunded by more than fifty percent (50%) of the premium stated in the Schedule and Retention of premium by us shall not be less than the minimum of Rs. 30/- (Thirty).

**2 Maintenance of Books and Keys**

You will keep a complete account/record of Money contained in the Safe or Strong room and/or at any other place under lock and key on daily basis. This complete account of money shall be deposited in a secured place other than the Safe, strong room and the said place where Money is kept and be produced as documentary evidence of the claim under the Policy. The keys of the Safe, Strong room or the said place shall not be left on the premises out of business hours unless the premises are occupied by you or any of your authorised employee in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the safe, strong room or the place containing the Money.

**3 Onus of Proof**

If any action, suit or other proceedings where we allege that by reason of the above provisions any loss is not covered by this Insurance, the burden of proving that such loss is covered shall be upon you.



**Signature valid**  
IFFCO  
Digitally signed by SUBRATA MONDAL  
Date: 2020.08.26 14:05:47 IST  
Reason: Valid Policy Copy  
Location: IFFCO Tokio General Insurance Company Ltd, India

Attaching to and forming part of Policy Number 45060814

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