

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

Line	Section	Avg. Daily Ridership
Aqua Line	Sector-51 to Depot Station	65,000
MAXIMUM RIDERSHIP CATERED ON ANY SINGLE DAY		1.00 LAKH

Cover desired is comprehensive (Death + PTD + PPD + TD) as per Annexure-VIII (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.~~ **₹50 Lakhs.**

ii) AOY (Any One Year) – the limit shall be ~~₹50 Lakhs.~~ **₹1 crore.**

iii) **Sum Insured - ₹1 crore.**

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 is to be made to the affected individual / their legal heirs whereas NMRC will act as a facilitator only.
 - Nominated Adjustors Clause – Rakesh Kapoor Insurance Surveyors & Loss Assessors, Protocol Insurance Surveyors & Loss Assessors Pvt. Ltd, Puri Crawford Insurance Surveyors & Loss Assessors India Pvt. Ltd., S. K. Agarwal & Co., R L Agarwal Insurance Surveyors and Loss Assessors Private Limited
- Deductibles / Excess – NIL**

(a) PUBLIC LIABILITY INSURANCE POLICY

Insured –

NMRC and all its subsidiaries / associate companies / join ventures. All premises to be covered on un-named basis

Coverage & Interest Insured –

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

Automatic Cover for newly acquired entities for total turnover not exceeding 30% of the turnover of the acquiring entity	
Claim series Clause	
Compensation for Court Attendance	INR 50,000 per person and Full Limits in aggregate
Vicarious Liability/ Coverage for the liability of the insured for work or operations performed by contractors &/ or sub-contractors on behalf of the insured	Full Limits
Cross Liability	
No exclusion for sexual abuse and molestation	
Carve back in Bodily Injury definition to include mental anguish and emotional distress	
Extended Reporting Period	90 Days
Blanket Premises Endorsement	
Duties in the event of occurrence, offense, Claim or Suit to be amended to include Knowledge of Control Group in place of insured	
Effluent discharge	10km (Full Limits)
Extra Facilities Extension	Full Limits
Fines and Penalties where insurable by Law	10% of Policy Limits
Food & Beverages Liability	Full Limits
Incidental Medical Malpractice	
Liability for Loss, theft or damage to unspecified Guest Property (Including Foreign or National Currency & Valet Parking)	
Liability arising out of projects undertaken by the insured for renovation of existing property/interior alteration/new addition to existing building/repair/refurbishment	Full Limits
Liability for organization of any Exhibition or promotion or other marketing activities including such events outside own premises where participation is by invitation from the insured. This also includes Employee trainings organized by insured.	Full Limits
Lift/Escalators Liability	Full Limits
Liquor Liability Coverage	
Medical Expense	INR 350,000 per person & Full Limits in aggregate. Cover should be applicable on NIL deductible & No-fault liability basis.

The following limits are stipulated

Total Sum Insured: ₹38,67,00,000/-

AOA (Any One Accident) – the limit shall be ₹1.00 Crore.

AOY (Any One Year) – the limit shall be ₹3.00 Crores.

Option2: Cover is required for Rolling Stock and underground cables traversing public areas, with protection against theft, attempted theft, and damage arising from acts of external agencies or third parties, whether accidental or malicious, throughout the policy period.

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)
TOTAL CARS		76	-

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:-

Total Sum Insured: 10,00,33,00,000/-

AOA (Any One Accident) – the limit shall be ₹ 35.00 Crore.

AOY (Any One Year) – the limit shall be ₹ 100.00 Crores.

Additional Cover

- Nominated Adjustors Clause – Rakesh Kapoor Insurance Surveyors & Loss Assessors, Protocol Insurance Surveyors & Loss Assessors Pvt. Ltd, Puri Crawford Insurance Surveyors & Loss Assessors India Pvt. Ltd., S. K. Agarwal & Co., R L Agarwal Insurance Surveyors and Loss Assessors Private Limited
- Reinstatement Value Clause
- Additional Insured 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
- Covers cables from physical damage due to accidents, such as fire, explosion, or natural disasters.
- Protection from environmental hazards like floods, storms, or extreme temperatures that could damage cables
- Waiver for FIR for claims up to INR 10 Lacs incident in case of Theft/Burglary subject to submission DDR/Police Intimation letter.
- Waiver of Police Final Report or 100% settlement of claim if FR is not filled even after 4 months.

SPECIAL CONTINGENCY POLICY (OPTION 2 WITH ROLLING STOCK)

(Fig in Rupees)

S/N	Items	Perils	Sum Insured	Net Premium	Goods and Service Tax	Premium Including All taxes*
1.	Cover is required for Rolling Stock and underground cables traversing public areas, with protection against theft, attempted theft, and damage arising from acts of external agencies or third parties, whether accidental or malicious, throughout the policy period.	Damage by external agencies to Rolling Stock and underground cables including theft that are passing through public area.	₹1000.33 Crores AOA ₹ 35 Crore AOY ₹100 Crore	-	-	-

* The bid is to be submitted by tenderer in BOQ which is in .XLS Format.

** Approx Value for underground cables is 5% of System Cost (Electrical Installation, Signaling & Traction).

	Authorized Signatory
	Signature_____
	Name_____
	Designation_____
	Seal/Stamp_____

NOTE:- In order to remove any ambiguity, Option 2 under Special Contingency Policy stands Deleted. Bidders are advised to bid for Option 1 only in BOQ (.xls file). The financial bid of all the Bidders will be evaluated considering option 1 only in SCP Policy. Any bid for option 2 if quoted will not be considered for evaluation.

Annexure–V

PASSENGER ACCIDENT & PUBLIC LIABILITY INSURANCE

(Fig in Rupees)

S/N	Items	Perils	Sum Insured	Net Premium	Goods and Service Tax	Premium Including All taxes*
	All Passengers travelling or present at stations premises of NMRC	Passenger Accident cover (Death, PTD, PPD, TD & Medical Expenses) and / or compensation awarded by any Indian Court / Tribunal	Sum Insured - ₹1 crore, ₹40 Lakhs ₹50 lakhs(AOA) ₹50 Lakhs ₹1 Crores(AOY)			
	All public present in the station premises other than paid area & trains (including unpaid area, circulating area, parking or any other area under NMRC's jurisdiction)	Accident cover (Death, PTD, PPD, TD & Medical Expenses) and / or compensation awarded by any Indian Court / Tribunal	₹10 Lakhs (AOA) ₹20 Lakhs (AOY)			
GRAND TOTAL						

* The bid is to be submitted by tenderer in BOQ which is in .XLS Format.

Authorized Signatory
Signature _____
Name _____
Designation _____
Seal/Stamp _____

Annexure-XII

Existing Claims under Process:

Sr. No.	Policy Year	Policy	Cause of Loss	Loss Estimate	Remarks
1.	2023-24	Burglary	Theft of Viaduct Cables from Metro Premises	INR 2.50 Lacs	Deleted, claim closed by the insurer
2.	2023-24	Burglary	Theft of Viaduct Cables from Metro Premises	INR 2.43 Lacs	Deleted, claim closed by the insurer
3.	2023-24	Burglary	Theft of Viaduct Cables from Metro Premises	INR 4.95 Lacs	Deleted, claim closed by the insurer
4.	2024-25	Burglary	Theft of Viaduct Cables from Metro Premises	INR 0.30 Lacs	Claim active