

(A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Regd. No.113)

Regd. Office: Bajaj Allianz House, Airport Road, Yerwada, Pune 411006 (India)

Welcome to	Bajaj Al	lianz Family
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Policy issuing office and correspondence address for communication by holder of policy for claim, service request, notice, summons, etc.		licy Bajaj Allianz General Insurance Co Ltd, 952/954 Appasaheb Marat Marg, Next to Saraswat Bhavan, Prabhadevi, Mumbai, MUMBAI - 400025				
Insured Name	NILKAMAL LIMITED	Policy Number	OG-23-1919-2802-00001045			
NILKAMAL LIMITED 77/78,NILKAMAL HOUSE, MUMBAI-400093 MAHARASHTRA	ROAD NO 14,MIDC,ANDHERI EAST	* 0 G - 2 3 - 1 9 1 9 - 2	8 0 2 - 0 0 0 0 1 0 4 5 *			
Mobile No : 9930157638						

Customer ID : 135859931

Dear Customer,

Thank you for choosing Bajaj Allianz General Insurer as your preferred insurer. Bajaj Allianz General Insurance Company Limited, a consistently profitable insurer enjoys a reputation of expertise, stability and strength. We are a customer focused market leader present in over 200 locations across India. As an organization we strive to understand the risk management needs of our consumers and translate it into affordable products and services of global quality that deliver value for money. Bajaj Allianz has an ISO Certified claims, Operations and Services process and has received iAAA rating for the last three consecutive years from ICRA Limited, an associate of Moody's Investors Service, for claims paying ability. The rating indicates highest claims paying ability and a fundamentally strong position in the industry.

We request you to kindly go through the contents of the policy schedule and the terms and conditions. In case of any clarification or disagreement, please write to us at

Bagic.help@bajajallianz.co.in within fifteen days of receipt of this policy.

We assure you the best of our services and look forward to a continual patronage and association with you.

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

For help and more information:

Contact our 24 Hour Call Centre at 1800-209-5858, 1800-102-5858 (Toll Free)



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Regd. Office: Bajaj Allianz House, Airport Road, Yerwada, Pune 411006 (India)

EMPLOYEE'S COMPENSATION INSURANCE TRANSCRIPT OF PROPOSAL UIN. IRDAN113RP0011V02200102

Policy issuing office and correspondence address for communication by holder of policy for claim, service request, notice, summons, etc.		f policy Bajaj Allianz General Ir Marg, Next to Saraswa 400025	nsurance Co Ltd, 952/954 Appasaheb Marathe t Bhavan, Prabhadevi , Mumbai, MUMBAI -		
Insured Name	NILKAMAL LIMITED	Policy Number	OG-23-1919-2802-00001045		
Bajaj Allianz General Insurance Company Ltd					
[Corporate Identity Number (CIN) : U66010PN2000PLC015329]					

Unique Identification Number (UIN) : IRDAN113RP0011V02200102

Registered and Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411006

Transcript of Proposal for Employee Compensation Insurance

Dear NILKAMAL LIMITED

We, Bajaj Allianz General Insurance Company Ltd 'Company' or 'Insurer', wish to inform you that your contract of insurance (Policy) will be based on the information and declaration given by you through telephonic conversation / email / web-inputs / TAB or other means which would be considered as the final proposal, the transcript of which is as follows:

You are requested to yourself reconfirm the same at your end. In case of any disagreement or objection or any changes with respect to information mentioned below, We request you to please revert back within a period of 15 days from the date of your receipt of this document [but in case of short term Policy, your revert shall reach us before the inception date of Policy/ activities/risks covered by Policy/ies are started]. In case of our non-receipt of your disagreement or objection or any changes [as mentioned hereinabove] with respect to information mentioned below, it shall be deemed that you have positively confirmed to us the correctness of the below mentioned information and declaration. In case you disagree to any of the information/contents of this transcript, standard Terms and conditions, you have the option to return the original Policy stating the reasons for your objection, and upon our receipt of original Policy together with your request to cancel the Policy, you shall be entitled to a refund of the premium paid, subject only to there being no claim made under the Policy and also subject to a deduction of the expenses incurred by us and the stamp duty charges. Kindly note that as the information/contents and declarations/confirmations provided by you as contained in this transcript is the basis on which we have issued the Policy to you, we advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab-initio if material facts/declarations are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

Personal Information of Insure	ed	aringly you	4 yours		
First Name					
Middle Name		BAIAI	Last Name		
Email Address	Email Address yogita.joshi@prudent brokers.com		Mobile Number		9930157638
Date of Birth			Nationality		
Pan No		AAACN2329N	Unique Identity (Aadhaar No.)	NA	
Permanent Address	_		Mailing Address		
House No/ Building No/ Flat No	77/78,NILKAMAL HOU	SE,ROAD NO 14,MIDC,	House No/ Building No/ Flat No	77/78,NILKAMAL HOU	SE,ROAD NO 14,MIDC,
Street/ Locality/ Landmark			Street/ Locality/ Landmark		
State	MAHARASHTRA		State	MAHARASHTRA	
City MUMBAI		City	MUMBAI		
Area	ANDHERI EAST		Area	ANDHERI EAST	
Pincode	400093		Pincode	400093	

Proposers trade or occupation SUPPLY AND INSTALLATION OF METAL RACKING SYSTEM

Particulars of work to be covered in Detail: INSTALLATION & SERVICE OF WAREHOUSE MATERIAL HANDLING EQUIPMENTS AND AUTOMATED STORAGE SYSTEMS

Risk Location address(s) ANYWHERE IN INDIA SUBJECT TO FOLLOWING CONDITIONS: 1) NO. OF WORKERS COVERED UNDER THE POLICY SHOULD BE ADEQUATE IN NUMBERS SPREAD OVER ALL PROJECT LOCATIONS AND PREMIUM TO BE PAID IN ADVANCE.; 2) THE ESTIMATED WAGES SHOULD REPRESENT THE WAGES BEING PAID FOR ALL PROJECTS CURRENTLY IN FORCE AND ALSO ANTICIPATED PROJECTS DURING THE COURSE OF THE YEAR; 3) ALL SUCH EMPLOYEES BEING COVERED WITHOUT SELECTION.; 4) CENTRALIZED WAGE REGISTER MAINTENANCE.

Number of work shifts and duration of each shift

For help and more information:

Contact our 24 Hour Call Centre at 1800-209-5858, 1800-102-5858 (Toll Free)

 $\mathsf{Email:} \ \underline{\mathsf{Bagichelp}@\mathsf{bajajallianz.co.in}} \text{, Website} \ \underline{\mathsf{www.bajajallianz.com}}$

Corporate Identification Number: U66010PN2000PLC015329



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Regd. Office: Bajaj Allianz House, Airport Road, Yerwada, Pune 411006 (India)

EMPLOYEE'S COMPENSATION INSURANCE TRANSCRIPT OF PROPOSAL UIN. IRDAN113RP0011V02200102

for claim, service request, notice, summons, etc.		Bajaj Allianz General Insurance Co Ltd, 952/954 Appasaheb Marathe Marg, Next to Saraswat Bhavan, Prabhadevi , Mumbai, MUMBAI - 400025		
Insured Name	NILKAMAL LIMITED	Policy Number	OG-23-1919-2802-00001045	

Policy Period: From: 01-FEB-2023 12:01 AMTo : 31-JAN-2024 Midnight

COVERAGES REQUIRED

Coverage	Scope of coverage	Aggregate Limit of Indemnity	Coverage Options [Yes/No]
Employees Compensation	Subject otherwise, to the terms, conditions & Exclusions of the Policy, the amount of liability incurred by the Insured.	Limit: As per Employees Compensation Act 1923	Yes
Common Law	Subject otherwise, to the terms, conditions & Exclusions of the Policy, the amount of liability incurred by the Insured, but not exceeding:	a) Limit Per Employee for any number of accidents during Period of Insurance Rs. 0 b) Limit Per Accident for any number of Employees Rs. 0c) Aggregate Limit for all accidents and claims arising there from during the Period of Insurance Rs. 0	Yes
Occupational Diseases	Caringly yours BAJAJ Allianz ()	a) Limit Per Employee Rs. 50000 b) No of Employees 96 Aggregate liability of the company for all employees during the Period of Insurance shall be limited to 50% of the amount arrived at by multiplying per Employee limit with the number of Employees.	No
Contractors Employees		Limit: As per Employees Compensation Act 1923	Yes
Road Ambulance		Rs.5000 Per Employee in the aggregate during the policy period	No
Transportation of Mortal Remains		Rs.2000 Per Employee in the aggregate during the policy period	No
Medical Expenses		(If Yes) Please select limit per Employee in the aggregate during the policy period from below options	Yes

ALL PERSONS EMPLOYED MUST BE INCLUDED

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for claim, service request, notice, summons, etc.		Bajaj Allianz General Insurance Co Ltd, 952/954 Appasaheb Marathe Marg, Next to Saraswat Bhavan, Prabhadevi , Mumbai, MUMBAI - 400025		
Insured Name NILKAMAL LIMITED		Policy Number	OG-23-1919-2802-00001045	
the provide the second se				

employee towards any pension or provident fund or a sum paid to a employee to cover any of his employment; Also the definition of Wages and Employee as given under Employees State Insurance Act, 1948 shall apply for the purpose of verifying as to whether employee is or is not covered under Employees State Insurance Act, 1948.

OWN EMPLOYEE DETAILS**

Description of Employees	Declared Number of Employees		Place/Places of Employment
Manager	96	Rs.42412032	

CONTRACTORS EMPLOYEE DETAILS [if the coverage has been opted for] **

Contractors Name	Registered Address	Employees		Place/Places of Employment
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Kindly answer the below questions:

1. Does the above, schedule include

a. All persons in your service?

b. All your contractors/ subcontractors?

2. Do you comply with all statutory obligations, manufacturers recommendations and other safety regulations in conduct of the Business

Caringly yours

3. Do you maintain an accurate record of the Employees and Wages in respect of the Business in compliance with all statutory requirements

4. Employee Safety Practices

a. Do you have documented SOP for employee safety in place?

i. Is there a compliance procedure in place?

ii. Is there a procedure in place for identification and immediate correction of breach in SOP for Employee safety?

iii. Do you carry out periodic management review of SOP?

b. Fire prevention and safety measures available in your factory/establishment.

c. Do you carry out frequent training sessions on Safety for your Employees?

5. Medical Facility

i. Do you have a medical facility with round the clock doctors, para medical staff and ambulance services?

ii. Do you have a medical facility with round the clock para medical staff and ambulance services, but doctors on call only?

iii. No medical facility available except first aid

iv. Hospital (public/private) within 5 k.m. from your factory/establishment with round the clock availability of doctors, para medical staff, ambulance services? 6. Are you at present insured or have your ever proposed for an insurance in respect of your liability to your employees? If so, please give the name of the Company or Companies.

7. Has any proposal for an insurance in respect of your liability to your employees or renewal thereof ever been declined or withdrawn?

8. Please provide Past Claims Experience, if any

State the total Premium paid and particulars of accidents to your employees during the past three years. **

Year (Past 3 years from this date)	Premium Paid	Wages Paid	Amount of Loss



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Policy issuing office and correspondence address for communication by holder of policy for claim, service request, notice, summons, etc.		y Bajaj Allianz General Insurance Co Ltd, 952/954 Appasaheb Marathe Marg, Next to Saraswat Bhavan, Prabhadevi , Mumbai, MUMBAI - 400025			Appasaheb Marathe Jumbai, MUMBAI -	
Insured Name	NILKAMAL LIMITED		Policy Number OG-23-1919-280		2-00001045	
Year (Past 3 years from this d	late)	Premium Paid		Wage	es Paid	Amount of Loss

DECLARATIONS AND WARRANTIES, TERMS AND CONDITIONS:

1. The contents of the proposal [transcript of proposal of you is this document] and connected documents have been fully explained to you and you have fully understood the significance of the proposed contract of insurance basis which you have confirmed for Policy issuance.

2. You have clearly understood the terms and conditions [T & C] to the insurance contract and agree that the statements, particulars, answers and/or particulars, information, declarations, warranties, documents given in/as per this proposal shall be held to be promissory and shall be the basis of the Policy/insurance contract between you and the Company and your proposal is subject to the Board approved underwriting policy of the Company and that the Policy will come into force only after your full payment of the prescribed premium chargeable and our receipt and realisation of full prescribed premium.

3. You declare that the statements and particulars given in this transcript are complete, true and accurate in all respects, to the best of your personal knowledge and belief and that there is no other information, which is relevant to your proposal for insurance that has not been disclosed to us. You undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured. You shall immediately inform the Company if there are any subsequent changes to the information, declarations, warranties mentioned in this transcript of the proposal or if additions or alterations are carried out in the risk proposed after the submission of this proposal. You agree to the Standard Terms and Conditions of the Company. In case of Disagreement or objection or any changes with respect to information, declarations, Standard Terms and Conditions, exclusions and contents mentioned hereinabove, please contact Companys toll free number & register your objections / changes / disagreement to the contents of this transcript along with Policy.

4. You shall dully provide and declare to the Company the details of employees accurately, from time to time.

5. The Company shall have no liability under the Policy insurance contract if it is found that any of your statements, particulars, answers and or particulars, information, declarations, warranties, in your this proposal or other documents are incorrect and or untrue or suppressed any information or provided misleading or false information in any respect on any matter [whether material or not material] to the grant of a cover by the Company.

6. You authorize the Company to share information pertaining to your proposal for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority, reinsurers, group companies, auditors/legal counsel, service providers etc.,

7. You have read and understood the privacy policy of the Company and hereby unconditionally agree and bind yourself to all terms and conditions of the Companys privacy policy, as amended, from time to time.

8. You agree that the Standard Terms and Conditions sent to you for the Policy taken by you for the first time shall be applicable to the renewal Policy and the Company need not send the Standard Terms and Conditions at the time of renewal and if you require the same you will seek the same from the Company.

Toll free Number: 1800-103-2529, 1800-22-5858, 1800-102-5858 and 1800-209-5858

Email address: bagic.help@bajajallianz.co.in

Website: www.bajajallianz.com

Contact our Policy servicing branch at: Bajaj Allianz General Insurance Co Ltd, 952/954 Appasaheb Marathe Marg, Next to Saraswat Bhavan, Prabhadevi , Mumbai, MUMBAI - 400025

** This is print of electronic records maintained by us in accordance with law and hence does not require signature.

Scrutiny No: 335966711

PROHIBITION OF REBATES

Section 41, of Insurance Act, 1938: No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate, of the premium shown on the Policy nor shall any person taking out or renewing or continuing a Policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with a penalty which may extend to ten lakh rupees.

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EMPLOYEE'S COMPENSATION INSURANCE POLICY SCHEDULE UIN. IRDAN113RP0011V02200102

for claim service request notice summons atc				e Co Ltd, 952/954 Appasaheb Marathe an, Prabhadevi , Mumbai, MUMBAI -		
Insured Name	NILKAMAL LIMITED				OG-23-1919-2802-00001045	
	INSURED DETAILS			P		
	77/78,NILKAMAL HOUSE,ROAD NO 14,	MIDC,ANDHERI	Policy Issued on		18-JAN-2023	
Proposer Address	EAST MUMBAI-400093		Period of Insurance		From: 01-FEB-2023 12:01 AM To : 31-JAN-2024 Midnight	
	MAHARASHTRA		Endorsement		NA	
Customer ID	135859931					
GSTIN / UIN	27AAACN2329N2Z9		Policy Status		Issued	
STATE CODE/NAME	27 - Maharashtra					
SL NO.						
1	Risk Location address	Risk Location address			HERE IN INDIA SUBJECT TO FOLLOWING TIONS: 1) NO. OF WORKERS COVERED UNDER DULCY SHOULD BE ADEQUATE IN NUMBERS O OVER ALL PROJECT LOCATIONS AND JM TO BE PAID IN ADVANCE.; 2) THE ATED WAGES SHOULD REPRESENT THE WAGES PAID FOR ALL PROJECTS CURRENTLY IN FORCE LSO ANTICIPATED PROJECTS DURING THE E OF THE YEAR; 3) ALL SUCH EMPLOYEES BEING ED WITHOUT SELECTION.; 4) CENTRALIZED REGISTER MAINTENANCE.	
2	Proposers business [Correspondence] addre	SS		77/78,NILKAMAL HOUSE,ROAD NO 14,MIDC, ANDHEI EAST, MAHARASHTRA, MUMBAI-400069		
3	Proposers trade or occupation			SUPPLY AND INSTALLATION OF METAL RACKING SYSTEM		
4	Particulars of work to be covered in Detail				LATION & SERVICE OF WAREHOUSE MATERIAL ING EQUIPMENTS AND AUTOMATED STORAGE //S	
5	Retroactive Date: The company shall not be liable for any clain made during the policy period (Applicable or	m prior to this date e nly to Occupational I	even if the claim is first Disease Endorsement)			
6	Laws: The Policy covers Liability of the Insure terms, conditions and exclusions of the Police	ed under the followin cy and subject to Lim	g Law(s) shown as covere it of Indemnity as stipulat	d, subjec ed agains	t to claim being otherwise admissible as per st each Law	
SL NO.	LAW	LIMIT OF INDEMN	TY	COVER	AGE	
6(a)	Employees Compensation Act, 1923 and subsequent amendments thereof prior to the date of issue of this Policy	& Exclusions of the liability incurred by covered under Em	Aubject otherwise, to the terms, conditions & Exclusions of the Policy, the amount of lability incurred by the Insured [Employees sovered under Employees State Insurance Act 1923 are not covered under this ndemnity]			
6(b)	Common Law		to the terms, conditions Policy, the amount of y the Insured	Yes		

7. Additional Covers

Cover	Limit Per Employee	Aggregate limit SI
Coverage For Medical Expenses	50000	0

8. Details of Employee Covered

Nature Of Work	Classification No	Description Of Employees	Salary Per Month	No of employees	No Of Months	Total Wages	Total Wages upto 15000	Total Wages above 15000
Engineers not otherwise classified Incl. work away from shop or yard upto 9 mtrs height	157	Manager	Rs.36816	96	12	Rs.42412032	Rs.17280000	Rs.25132032

9. Period of Insurance

From 01-FEB-2023 to 31-JAN-2024 (both days inclusive)

10. Co-Share Details

Own Share: 100%

11. Premium Details

Description	Description	Amount (INR)
	Net Premium	Rs.41,783
	State GST (9%)	Rs.3760
Final Premium Rupees Forty Nine Thousand Three Hundred Three Only .	Central GST (9%)	Rs.3760
	Final premium	Rs.49,303

For help and more information:

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 $\mathsf{Email:}\ \underline{\mathsf{Bagichelp}{@bajajallianz.co.in}} \text{,}\ \mathsf{Website}\ \underline{\mathsf{www.bajajallianz.com}}$

Corporate Identification Number: U66010PN2000PLC015329

F http://www.facebook.com/BajajAllianz 🏏 http://twitter.com/BajajAllianz in www.bit.do/bjazgi 🕦 Demystify Insurance http://support.bajajallianz.com



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EMPLOYEE'S COMPENSATION INSURANCE POLICY SCHEDULE UIN. IRDAN113RP0011V02200102

Policy issuing office and correspondence address for communication by holder of policy for claim, service request, notice, summons, etc.		Bajaj Allianz General Insurance Co Ltd, 952/954 Appasaheb Marat Marg, Next to Saraswat Bhavan, Prabhadevi , Mumbai, MUMBAI - 400025			
Insured Name	NII KAMAL LIMITED	Policy Number	OG-23-1919-2802-00001045		

Special Conditions	 Subject to submission of duly filled in proposal & payment of premium All the workers in site have to be covered and the books of accounts and attendance register shall be mandatorily maintained by the insured Gross wages including value of perquisites need to be given. 			
Clauses	 On expiry of policy actual statement of wages need to be provided for adjustment of premium Only specified work nature is covered and any change in work nature needs to be informed and terms change accordingly. To include employees of sub/contractors, full details of contract are to be furnished specifically. All other details and terms to be same as existing employee compensation insurance policy 			
Warranties	 Blasting works or works involved with explosives not covered unless specified and agreed by Insurance Company. All Employees shall be covered without any selection under given Job Description. Interest and penalty are not covered. The policy does not cover for accidents occurring under the influence of intoxicating liquor or drugs or where employee has disobeyed safety instructions or regulations, or disregarded the use of safety devices 			
Exclusions	 Any liability caused by any infectious and or contagious disease is not covered under the policy. Oil & Energy, Offshore, Blasting/Tunnelling, Mining, Asbestos, Security Agencies not covered unless specified and agreed by Insurer 			
Additional covers	This policy excludes direct and indirect loss as a result of infectious diseases or contagious disease; including but not limited to diseases arising out of coronaviruses.			
Proposal date	NA			
Financial Institution Ref. No.				
Agency Code & Name				
Contact No.	8876656789	E-Mail	prudent.delhi@br.bajajallianz.com	

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.



Authorized Signatory

This document is digitally signed, hence counter signature / stamp is not required

Consolidated Stamp Duty of Rs.20.89/- paid towards Insurance Stamps vide Challan No. MH002223565202223M Defaced No. 0001502897202223 ORDER NO.CSD/371/2022/2472 ORDER DATED 10.06.2022DEFACED DATE dated 10-JUN-22 timing 11:08:23 of General Stamp Office, Mumbai, India. BAGIC GST No : 27AABCB5730G12X | Principal Location : Bajaj Allianz House, Airport Road, Yerwada, Pune - 411006 PH:66026666 | Services Accounting Code : 997139 - Other nonlife insurance services (excluding reinsurance services). No reverse charge is payable on these services. | Invoice No. : 371184205/1

Stamp Duty Rs. 20.89/-

QR Code

Schedule (1) | Printed on : 18-Jan-2023 04:31:15 | naresh.rao@bajajallianz.co.in | WEB | NA

Contact our 24 Hour Call Centre at 1800-209-5858, 1800-102-5858 (Toll Free)



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EMPLOYEE'S COMPENSATION INSURANCE RECEIPT UIN. IRDAN113RP0011V02200102

Policy issuing office and corre for claim, service request, not	spondence address for communication by holder of policy	Bajaj Allianz General Insuranc Marg, Next to Saraswat Bhava 400025	e Co Ltd, 952/954 Appasaheb Marathe an, Prabhadevi , Mumbai, MUMBAI -
Insured Name	NILKAMAL LIMITED	Policy Number	OG-23-1919-2802-00001045

RECEIPT

Receipt Number	1919-00111349
Receipt Date	11/01/2023
Business Channel	DI

Received with thanks from

NILKAMAL LTD.

(Customer ID : 3559962) a total sum of Rupees Fifty Eight Thousand Four Hundred Fourteen Only by,

Instrument Type	Instrument No	Instrument Date	Bank Name	Branch Name	Amount
Bank Advice/Direct Credit	6205011D1U48	11/01/2023	Bank Of America_Direct Credits	Mumbai	58,414

Total Amount

58,414.00

Note : /REF-6205011D1U48 /ENTRY-11 JAN POSTED=16:02 TRSF BOOK TRANSFER CREDIT SND=NOREF ORG=NILKAMAL LIMITED IN OBI=1919C0003559962 2022/1300064840 BANK ADVICE Loader

Issuance of this receipt does not amount of acceptance of the risk by Bajaj Allianz General Insurance Company Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued.

* Cheque/DD/PO receipt is valid subject to realisation of the instrument

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

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