

digit INSURANCE

ALMOST

5-STAR

CUSTOMER-RATED INSURANCE

TRUSTED BY

1.5CR CUSTOMERS



5/5



4.7/5



**YOU ARE NOW
A PART OF THE
DIGIT FAMILY**

POLICY SCHEDULE

Everything you need to know about your Policy

*Rated 5/5 on Facebook as on 18th March 2021 and 4.7/5 on Google as on 21st May 2021

**Across all line of business since inception till 22nd April 2021

GoDigit GI Ltd, Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095,

Toll Free- 18002585956, www.godigit.com, CIN: U66010PN2016PLC167410, IRDAI Regn No: 158, T&C*



Policy Schedule



Digit Employees Compensation Insurance Policy (Commercial)

IRDAN158CP0116V01201819

Go Digit General Insurance Ltd

Validate your Policy Copy



Insured & Policy Details

| Insured Details | | Policy Details | | | |
|-----------------|---|--|--|-------------------|-------------|
| Name | ATLAS COPCO INDIA LTD | Policy Number | D071497255 | | |
| Address | Svea Nagar, Pune Mumbai Road, Dapodi, Pune 411012 | Receipt Number | RA074968497 | Policy Issue Date | 29-Jul-2022 |
| GST State Code | 27 | Policy Period | From | 26-Jul-2022 | 00:00:01 |
| City / Location | Pune | | To | 25-Jul-2023 | 23:59:59 |
| Contact No | +919607928659 | Partner Code and Name | 1000257 Marsh India Insurance Brokers Private Limited | | |
| Email ID | jitendra.garge@atlascoopco.com | Partner Contact and Email ID | 7045922442 brijesh.merchant@marsh.com | | |
| GSTIN Number | 27AAACA4074D1Z2 | Address of Insured Premises / Location covered | Anywhere in india | | |
| Policy Form | Table A | | | | |

Coverage Details

| Work Description | No. of Employees | Estimated Total wages/salary | Classification No. |
|------------------|------------------|------------------------------|--------------------|
| Engineers | 2383 | 3704869164 | 157 |
| | | | |
| Total | 2383 | 3704869164 | |

Scope of Cover:

- Coverage as per Employee's Compensation Act, 1923 and subsequent amendments thereof prior to the date of issue of this Policy
- Liability under the Fatal Accidents Act & Common Law

Endorsement Details

| | Opted/ Not-Opted | Limit | Aggregate Limit |
|---|------------------|---|-------------------|
| Medical Expenses Cover | Opted | Each employee INR 50000 | For all accidents |
| Occupational Disease Cover | Not-Opted | NA | NA |
| Coverage for Contractors and/or SubContractors Workers/ Employees | Opted | The amount of liability incurred by the Insured as per Employee's Compensation Act, 1923 and subsequent amendments. | |

Special Terms and Conditions

- Any change in "location" or "nature of employment", if any during the policy period should be informed to the insurer mandatorily and the same shall be covered at the discretion of the Insurer. Where additional premium is required the same shall be charged.
- Occupational diseases shall only mean diseases listed in Part "C" of Schedule III to W.C. Amendment Bill 1989.
- Warranted that attendance and wage register is maintained at the place of employment by the Insured as per statutory requirements/compliance and to be submitted when required by insurer.
- Warranted that at any point in time the total No. of workers on the site Should not exceed No. of employees mentioned in the policy.
- Warranted that employees working at a height, especially exceeding 9 meters should be harnessed using adequate and well maintained fall arrest equipment with personal protective equipment, including harness, ropes, safety helmets, gloves, etc.
- Exclusion: Any work involving blasting, tunnelling, work on high tension live wires, off shore work, underground/ under water work, subaqueous work or any related services in connection therewith.
- Exclusion: Workers predominantly engaged in wrecking or demolition and/or Standalone demolition only Projects and/or collection or removal of scrap metal and any related activities including Loading and unloading. However, demolition in conjunction with re-construction/construction/alteration will be covered.
- Exclusion: Workers involved in maintenance of towers, steeples, bridges, Dams, chimney shafts and excavation > 3mts unless specifically agreed and mentioned on this schedule.

9. Exclusion: Any interest and/or penalty imposed on the insured on account of his /their failures to comply with the requirements laid down under the Employee's Compensation ACT, 1923.
10. Work Description-
11. Below mentioned exclusion is removed under policy schedule
12. Exclusion: Any work involving blasting, tunnelling, work on high tension live wires, off shore work, underground/ under water work, subaqueous work or any related services in connection therewith.
13. Classification 157 Endorsement No 237 :- It is hereby understood and agreed that any work in connection with the erection fitting up or repair of plant or installations in generating stations, cinemas collieries, factories, mines quarries, ships theaters music halls, public halls and on the roofs, of railway stations over 9 Metres in height is expressly excluded from the indemnity granted under this Policy.

Premium and Payment Details

| | | |
|----------------------------|-----------|----------|
| Total Net Premium | 339090.40 | |
| CGST rate and amount | 9% | 30518.14 |
| SGST/UTGST rate and Amount | 9% | 30518.14 |
| IGST rate and Amount | | 0.00 |
| Final Premium | 400126.68 | |

Endorsement

| Invoice Number | Invoice Date | Net Premium | Igst | Cgst | Sgst | Utgst | Cess | Gross Premium |
|----------------|--------------|-------------|------|----------|----------|-------|------|---------------|
| IA070409674 | 2022-07-29 | 339090.40 | 0.00 | 30518.14 | 30518.14 | 0.00 | 0.00 | 400126.68 |

Important Notice

- *Cheque dishonor / Non-receipt of payment:** If premium paid through Cheque, the policy is void ab-initio in case of dishonor of Cheque or non-receipt of payment.
- This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per Digit Employees compensation insurance Policy Wordings(commercial).
- The Coverage has been provided basis information provided by you/proposer to us and the policy is not valid, if any of the information provided is incorrect.
- The Policy Wording attached herewith includes all the Standard Coverage offered by Go Digit General Insurance Ltd. to its Customers. For any clarification please call our Call Center Number [1800 258 5956](tel:18002585956).

For & On Behalf of Go Digit General Insurance



Praveen Bhat
Senior Vice President - Customer Experience
Authorized Signatory
praveen.bhat@godigit.com
DDMMYYYY
Printed, Signed, and Executed at Bengaluru
Hey, our document is now digitally signed.
Click [here](#) to view the certificate

Consolidated Stamp Duty has been paid as per Letter of Authorization No.67-B/04/2017-18 Date: 30th May 2017 issued by Department of Stamps and Registration , Bengaluru- 560009 - KARNATAKA.

Validate your Policy Copy



Wish to go through your detailed policy, [click here](#).
In case of any claim, please contact 24-Hour Call Centre at [1800 103 4448](tel:18001034448) or email us at hello@godigit.com

Go Digit General Insurance Ltd. Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5 Block, Bengaluru, Karnataka 560095, IRDAI Reg No. 158 CIN U66010PN2016PLC167410, GST Reg. No: 27AACCO4128Q1Z0, GSTIN Address: Go Digit General Insurance Ltd, Broking Central Business centre, 1st to 6th Flr, Ananta One, Pride Hotel Lne, Narveer Tanaji Wadi, Pune, Maharashtra, PIN-411005. Website: www.godigit.com