

# 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

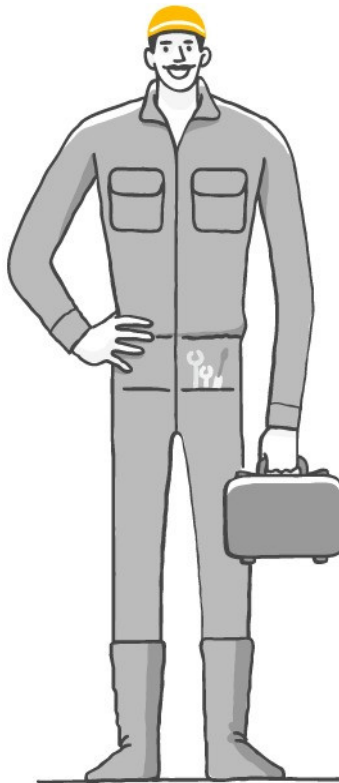
\*\*Across all line of business since inception till 22nd April 2021

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

UIN: IRDAN158RP0020V01201920

Go Digit General Insurance Ltd

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## Insured & Policy Details

| Insured Details |  | Policy Details                                 |   |                   |             |
|-----------------|--|--|---|-------------------|-------------|
| Name            | HIMGIRI FRP COOLING TOWERS PVT LTD   | Policy Number                                  | D096373455  |                   |             |
| Address         | 144/1/1/2, ATHAL INDUSTRIAL ESTATE, VILLAGE ATHAL, Sili, Dadra And Nagar Haveli 396230 | Receipt Number                                 | RA099200265                                       | Policy Issue Date | 13-Mar-2023 |
| GST State Code  | 26   | Policy Period                                  | From  | 13-Mar-2023       | 00:00:01    |
| City / Location | Dadra and Nagar Haveli   |  | To  | 12-Mar-2024       | 23:59:59    |
| Contact No      | +919324118694  | Partner Code and Name                          | 1089169<br>AXON INSURANCE BROKING PRIVATE LIMITED |                   |             |
| Email ID        | rema@himgiricooling.com  | Partner Contact and Email ID                   | 8866726688<br>kashyapjoshi@groupaxon.com          |                   |             |
| GSTIN Number    | 26AAFCH2607A1Z7  | 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. |
|----------------------------|------------------|------------------------------|--------------------|
| COOLING TOWER INSTALLATION | 1                | 186000                       | 157A               |
| COOLING TOWER INSTALLATION | 1                | 187200                       | 157A               |
| COOLING TOWER INSTALLATION | 1                | 188400                       | 157A               |
| COOLING TOWER INSTALLATION | 1                | 189600                       | 157A               |
| COOLING TOWER INSTALLATION | 9                | 1728000                      | 157A               |
| COOLING TOWER INSTALLATION | 3                | 612000                       | 157A               |
| COOLING TOWER INSTALLATION | 1                | 216000                       | 157A               |
| COOLING TOWER INSTALLATION | 1                | 228000                       | 157A               |
| COOLING TOWER INSTALLATION | 2                | 480000                       | 157A               |
| COOLING TOWER INSTALLATION | 1                | 360000                       | 157A               |
| COOLING TOWER INSTALLATION | 1                | 504000                       | 157A               |
| Total                      | 22               | 4879200                      |                    |

### 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<br>INR 50000 | For all accidents |
| Occupational Disease Cover | Not-Opted        | NA                         | NA                |

Coverage for Contractors  
and/or SubContractors  
Workers/ Employees

Not-Opted

NA

NA

## Special Terms and Conditions

1. 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.
2. Occupational diseases shall only mean diseases listed in Part "C" of Schedule III to W.C. Amendment Bill 1989.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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-

## Premium and Payment Details

|                            |          |         |
|----------------------------|----------|---------|
| Total Net Premium          | 47630.88 |         |
| CGST rate and amount       |          | 0.00    |
| SGST/UTGST rate and Amount |          |         |
| IGST rate and Amount       | 18%      | 8573.56 |
| Final Premium              | 56204.44 |         |

## Endorsement

| Invoice Number | Invoice Date | Net Premium | Igst    | Cgst | Sgst | Utgst | Cess | Gross Premium |
|----------------|--------------|-------------|---------|------|------|-------|------|---------------|
| IA090007046    | 2023-03-13   | 47630.88    | 8573.56 | 0.00 | 0.00 | 0.00  | 0.00 | 56204.44      |

### Important Notice

1. **\*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.
2. This policy is subject to the standard policy wordings, warranties, exclusions and conditions as per Digit Employees compensation insurance Policy Wordings
3. 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.
4. 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).

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For & On Behalf of Go Digit General Insurance



Praveen Bhat  
Senior Vice President - Customer Experience  
Authorized Signatory  
praveen.bhat@godigit.com  
DDMMYY  
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



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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](mailto: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: 24AACCO4128Q1Z6, GSTIN Address: Go Digit General Insurance Ltd, Ahmedabad Business Centre, 10th Floor, 1001-1002, Ratnaakar 9 Square, Near Kesav Bagh Party Plot, Vastrapur, Ahmedabad, Gujarat, PIN-380015. Website: [www.godigit.com](http://www.godigit.com)



Open is now Digit

Date – 13.3.2023

To,

HIMGIRI FRP COOLING TOWERS PVT LTD  
144/1/1/2, ATHAL INDUSTRIAL ESTATE,  
VILLAGE ATHAL, Sili,  
Dadra And Nagar Haveli 396230

Subject – WC policy list - D096373455

Dear Sir / Madam,

Kindly find list of Employees with Monthly salary for policy no D096373455.

| SR. NO. | NAME OF EMPLOYEES-<br>SKILLED WORKERS | MONTHLY<br>WAGES | AGE | GENDER |
|---------|---------------------------------------|------------------|-----|--------|
| 1       | SUDESH GOSAVI                         | 20000            | 49  | MALE   |
| 2       | BALARAM GOMBLE                        | 20000            | 49  | MALE   |
| 3       | RAJU KHARWAR                          | 17000            | 33  | MALE   |
| 4       | SHAIKH SUHAIB ALAM                    | 42000            | 30  | MALE   |
| 5       | SANTOSH SHINDE                        | 16000            | 35  | MALE   |
| 6       | SHAIKH JAVED HASSAN                   | 30000            | 27  | MALE   |
| 7       | KAMLESH VISHWAKARMA                   | 19000            | 25  | MALE   |
| 8       | ZAMEER AHMAD                          | 17000            | 28  | MALE   |
| 9       | ANJAN GOND                            | 15700            | 33  | MALE   |
| 10      | PATHAN ASLAMKHAN NASIRKHAN            | 16000            | 35  | MALE   |
| 11      | HITEN VANIYA                          | 16000            | 26  | MALE   |
| 12      | SOHEB AKTHAR                          | 15600            | 27  | MALE   |
| 13      | JITENDRA VERMA                        | 16000            | 27  | MALE   |
| 14      | NIRMAL TIWARI                         | 15800            | 39  | MALE   |



|    |                 |       |    |      |
|----|-----------------|-------|----|------|
| 15 | KIRAN DEVRUKHAR | 18000 | 34 | MALE |
| 16 | SIRAJ PATEL     | 16000 | 29 | MALE |
| 17 | MUSTAKIM SHETH  | 16000 | 25 | MALE |
| 18 | VIKRAM CHAUHAN  | 15500 | 28 | MALE |
| 19 | ANKIT SINGH     | 16000 | 24 | MALE |
| 20 | SAKEEL MANSOORI | 16000 | 40 | MALE |
| 21 | ZUBER SHAIKH    | 17000 | 27 | MALE |
| 22 | SHAHNAWAZ ALAM  | 16000 | 26 | MALE |

digit

*Handwritten signature*

Thanking You,



For: Go Digit General Insurance Limited

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 U66010PNZ016PLC167410, GST Reg. No: 24AACCO4128Q126, GSTIN Address: Go Digit General Insurance Ltd, Ahmedabad Business Centre, 10th Floor, 1001-1002, Ratnaakar 9 Square, Near Kesav Bagh Party Plot, Vastrapur, Ahmedabad, Gujarat, PIN



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