

Date : 02/11/2023

Policy No.: L0245509

OM REFRIGERATION AND AIRCONDITIONING

shop no 89/90 manikya nagar,

lokmanya colony near vanaz,

kothrud,

Pune,

Maharashtra, Pincode: 411038

Intermediary Name : R. P. Karpe-MTD

FWC

To renew SMS, REN to 9222211100

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Seamless policy management



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Dear OM REFRIGERATION AND AIRCONDITIONING

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **L0245509**.

Our initiatives will provide you with the highest standards of service, convenience and quality in insurance and it is our endeavour to constantly better your experience by innovating and evolving our basket of conveniences.

In case of any service requirement, do call our care lines below:

1800-220-233, 1860-500-3333, 022-67837800.

We would like to assure you that the electronic copy of your policy is as authentic and valid as the physical copy and it can be used as a proof of insurance wherever required.

Once again, thank you for choosing to insure with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

For Future Generali India Insurance Co. Ltd.

If undelivered, please return to:

Future Generali India Insurance Company Limited


Block A, 1st Floor Heritage

House, 6, Ramabai Ambedkar

Road, Near Sohrab Hall

Pune

Maharashtra, 411001



(Authorised Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

Tax Invoice

INSURED DETAILS	
Policy Number : L0245509	Address of Service Provider: Off Code-16,Future Generali India Insurance Co Ltd, Block A, 1st Floor Heritage, House, 6, Ramabai Ambedkar, Road, Near Sohrab Hall, Pune, Maharashtra, Pincode - 411001
Invoice Number : 202327PNT0421795	
Reverse Charge : No	Area Code : Pune Branch Office
Name of Insured/Proposer : OM REFRIGERATION AND AIRCONDITIONING	FGI State Code : 27
Address : shop no 89/90 manikya nagar, lokmanya colony near vanaz, kothrud, Pune, Maharashtra, Pincode-411038	FGI GSTIN Number : 27AABCF0191R2Z8 FGI PAN Number : AABCF0191R
Place of Supply(State Code): 27	Intermediary Name \ Code: R. P. Karpe \ 60024382
GSTIN / UIN Number : 27AIRPM0313K1Z4	Date of Issue / Invoice Date : 02/11/2023
Period of Insurance : From 00:00 hours of 05/11/2023 To Midnight of 04/11/2024	HSN : 997139
	Nature of Service : General Insurance Service

Received with thanks from OM REFRIGERATION AND AIRCONDITIONING a sum of ₹ 35,194.00 towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (₹)
Gross Premium		29,825.44
Add : CGST	9%	2,684.29
Add : SGST	9%	2,684.29
Add : Cess		-
Total (Rounded to nearest rupee)		35,194.00

NOTE :

- In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
- Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.
- We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Note: This document is digitally signed by Mr Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 02/11/2023

Employee Compensation Insurance Policy- Policy Schedule			
Policy Servicing Office	: Off Code-16,Future Generali India Insurance Co Ltd, Block A, 1st Floor Heritage, House, 6, Ramabai Ambedkar, Road, Near Sohrab Hall, Pune, Maharashtra, Pincode- 411001., Tel_No : 020-66258100		
Policy No	: L0245509	Period of Insurance	: From 00:00 05/11/2023 To Midnight of 04/11/2024
Insured	: OM REFRIGERATION AND AIRCONDITIONING	Intermediary Name/Code	: R. P. Karpe/60024382
Address	: shop no 89/90 manikya nagar, lokmanya colony near vanaz, kothrud, Pune, Maharashtra, 411038	Telephone(Hom)	: 09822267281
		Email Id	: sumantkarpe@yahoo.co.in
GSTIN Number	: 27AIRPM0313K1Z4	FGI GSTIN Number	: 27AABCF0191R2Z8

In consideration of the Policy holder named herein paying to the Future Generali India Insurance Company Limited (herein after called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policy holder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

Co-insurance Details		Schedule Of Premium (₹)	
Insurer	Share (In %)	Gross Premium	29,825.44
Future Generali India Insurance Company Limited	100%	Goods and Service Tax	5,368.58
		Total Premium	35,194.00

Risk Details	
Nature of Business	: Refrigeration and Air Conditioning
Location	: Reliance Refinery (Jam Nagar, Gujarat) All over India
Contractor/Sub-Contractor Name	: M/S Om Refrigeration and Air Conditioning.

No of Employees	Description of work	Declared Wages during the Period of Insurance (₹)
5	Skilled	1,200,000.00
5	Semi Skilled	900,000.00
Total		2,100,000.00

Additional Coverages				
Sr.No	Cover Description	No of Workers	Sum Insured for each workers	Total Sum Insured (₹)
1	Medical Extension	10	100,000	1,000,000

Coverage Details
 The Policy covers Liability of the Insured under the following Law(s) shown as covered, subject to claim being otherwise admissible as per terms, conditions and exclusions of the Policy and subject to Limit of Indemnity as stipulated against each Law:

Law	Limit of Indemnity	Coverage
Employee's Compensation Act, 1923 and subsequent amendments thereof prior to the date of issue of this Policy	Subject otherwise, to the terms, conditions & Exclusions of the Policy, the amount of liability incurred by the Insured	Yes
Common Law/ Fatal Accident		Yes

Law(s)
 WC Act 1923 and subsequent amendment of the said Act prior to the date of issue of the policy provided that the insurance granted hereunder is not extended to include
 i. Any interest and/or penalty imposed on the insured on account of his/their failure to comply with the requirements laid down under WC Act 1923
 ii. Occupational disease of any kind.

Additional Clauses, Conditions, Warranties & Exclusions
 Terrorism is excluded from coverage
 No cover for Medical Expenses, Unless specifically allowed in the policy.
 Cover for medical expenses are as per annexure - I
 Warranted that no underground work and/ or blasting is carried out at the work site.
 CONTRACTOR & SUBCONTRACTOR COVERED
 Communicable Disease Exclusion Endorsement as per FGI wordings.
 It is a condition that unless specifically declared by the proposer at the time of placement, the cover shall be available only in respect of the proposers workmen and does not include Contractors/ subcontractors workmen.
Communicable Disease Exclusion Endorsement – Employees Compensation/Workers Compensation
Sanction Limitation and Exclusion Clause

Specific Exclusions under – Employees Compensation/Workers Compensation

1. Any employment compensation in excess of the actual sum insured for Workmen Compensation Ordinance (not to apply in respect of common law awards).
2. Losses suffered in the course of manufacturing and/or supplying and/or producing, storing, filing, breaking down, transporting:-
 - (a) Fireworks, ammunition, fuses, cartridges, powder, nitro-glycerine, celluloid, pyroxylin or any explosives.
 - (b) Gases and/or air under pressure in containers.
 - (c) Butane, methane, propane, and other liquefied gases.
 - (d) Petrochemicals and also chemicals of a "toxic" (as defined under India's Public Liability Act 1991), noxious, explosives and/or highly flammable nature.
 - (e) Celluloid and Pyroxylin.
 - (f) Asbestos and/asbestos products
3. Losses suffered in the course of the construction, maintenance and demolition of towers, steeples, bridges, flyovers, dams and chimney shafts.
4. Contractors predominantly engaged in the wrecking or demolition of buildings, blasting activity and/ or collection or removal of scrap metal.
5. Excavation and tunnelling work in connection with mining, quarrying and for tunnelling work
6. Underground and/or underwater mines and/or underground services in connection therewith.
7. Subaqueous work
8. Quarrying involving the use of explosives.
9. Drilling for, producing, refining and/or distributing oil or gas (other than general retail distributors whose main occupation is not otherwise excluded).
10. Losses suffered on or on connection with offshore rigs.
11. Losses suffered in the course of shipbuilding, ship repairing and ship breaking other than pleasure crafts, stevedoring and/or harbour /longshore work.
12. Aircraft crews in respect of flight risk or any kind of Aircraft Services including Engineering Services
13. Ship crews other than on inland vessels or on vessels operating within territorial waters.
14. Fire brigades other than those formed privately for loss prevention purposes.
15. Service in any kind of armed forces (including, but not limited to military, police, security services and gun men).
16. Excluding Railway employees from scope of cover. Any Kind of Railway Work
17. Employees employed on a permanent basis in USA and/or CANADA.
18. Professional sports team.
19. Work on High Tension / Live Wires including Testing activities
20. Work at Toll Road/Toll Plaza
21. Communicable Disease Exclusion
22. Excluding any Medical expenses (if medical extension is opted under the policy), for more than the period of 12 months from the date of injury for admissible accidental claim under the WC /EC policy.

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that to us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Occupational Disease Exclusion

IMPORTANT - 1. All other Terms, Conditions and Exclusions as per Policy Wordings.

2. For complete terms, conditions and exclusions, please visit <https://general.futuregenerali.in/customer-service/downloads/>

3. For any redressal of grievance and for escalation matrix <https://general.futuregenerali.in/customer-service/grievance-redressal>

4. In case of payment by cheque in the event of dishonor of cheque for any reason whatsoever, insurance cover provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or no

For Future Generali India Insurance Co. Ltd.

Receipt No : Y9092224
Date of Issue : 02/11/2023
Place of Issuance : Mumbai*



*Address as mentioned below.

(Authorised Signatory)

Note: This document is digitally signed by Mr. Vaibhav Risbud, Authorised Signatory of Future Generali India Insurance Company Limited on 02/11/2023

Stamp Duty of Rs 14.91 is paid as provided under Article Policy of Insurance 47CC of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (NO. LOA/CSD/113/2023/(Validity Period Dt. 28/08/2023 To Dt. 31/03/2024)/3579/23, Dated 28-08-2023.)

Product UIN : IRDAN132RP0003V02201213

Forming part of Policy Number –L0245509

Communicable Disease Exclusion Endorsement – Employees Compensation/Workers Compensation

1. Notwithstanding any provision, clause or term of this insurance Contract to the contrary, this insurance Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
 - 1.1 A Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/or occurring concurrently or in any sequence thereto, and
 - 1.2 A pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.
 2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
 - 2.1 The disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and
 - 2.2 The substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
 - 2.3 The method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
 - 2.4 The disease, substance or agent is such:
 - 2.4.1 That causes or threatens damage or can cause or threaten damage to human health or human welfare, or
 - 2.4.2 That causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.
- For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.
3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
 - 3.1 Any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or
 - 3.2 Change in consumer behaviour, or
 - 3.3 An absence of infected employees or employees suspected of being infected shall not be covered by this insurance Contract. .

Medical Extension Annexure-I

Forming part of policy number:-L0245509

Terms and Conditions

- ◆ Cover for employees . The coverage of policy is applicable only in case of admissible accidental claim in Our Workmen compensation Policy and lodged with WC commissioner.
- ◆ Claims settlement shall be on re-imbusement basis only.
- ◆ Policy on unnamed basis.
- ◆ Proper/authentic attendance sheet to be maintained -grade wise
- ◆ At the time of claim , employment proof should be submitted
- ◆ Sum Insured to commensurate with salary

Additional Conditions

- ◆ Onus of proof lies with the insured for employment and coverage under the policy for the person on behalf of whom the claim is made
- ◆ To furnish the total number of employees on rolls at the time of accident
- ◆ Violation in number of persons covered will be prejudice claim under the policy
- ◆ At any given time the attendance sheet/roll should be available for the inspection
- ◆ In consideration of the payment of an additional premium it is hereby understood and agreed that this Policy is extended to cover Insured's liability towards medical expenses for treatment of injury arising out of accident in respect of which indemnity granted under this Policy otherwise applies. Provided always that the liability of the Company under this endorsement shall be limited as per schedule in respect of each employee per accident and the aggregate of the Company for all accidents during the period of Insurance as per schedule

Exclusions

- ◆ All expenses arising from AIDS and related diseases.
- ◆ Cosmetic, aesthetic or related treatment.
- ◆ Claims arising due to Use of alcohol and/or intoxicating/psycotropic drugs whether prescribed or not.
- ◆ War, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war etc.
- ◆ Intentional self injury.
- ◆ Any claim directly or indirectly caused by or contributed to by nuclear weapons and materials .

Forming part of Policy Number –L0245509

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this insurance Contract that is affected by such Communicable Disease.
5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this insurance Contract that would otherwise be excluded through the exclusion set forth in this [Clause].