



**IFFCO TOKIO GENERAL INSURANCE COMPANY
LIMITED**

Workmen's Compensation Policy

For

DHANSHRI INDUSTRIES PRIVATE LIMITED DHANSHRI INDUSTRIES PRIVATE LIMITED

Period of Insurance: 31/05/2024 To 30/05/2025

Policy No: 43328593

Signature valid

Digitally signed by SUBRATA MONDAL
Date: 2024.05.30 18:38:53 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Workmen's Compensation (UIN: IRDAN106P0006V01200001)



**IFFCO-TOKIO General Insurance
Company Limited**

Regd. Office: IFFCO SADAN, C1 Distt
Centre, Saket, New Delhi-110017
Corporate Identification Number (CIN)
U74899DL2000PLC107621, IRDA Reg.
No. 106

**Workmen's Compensation
Policy Schedule
CUM TAX INVOICE**

Issuing Office SBU A9

IFFCO TOKIO GEN INS CO LTD Office No 4
& 5,3rd Floor,
ABC East, Plot No.D-5/1A,1B&1C
Chikalthana MIDC
AURANGABAD MAHARASHTR
431006 INDIA

GSTIN : 27AAACI7573H1ZC
General insurance Service :9971

Phone No:
Agent Name: WANI, JAYANT PRAKASH
Agent No: A9000624
Agent Mobile No: 9421687551

Insured	DHANSHRI INDUSTRIES PRIVATE LIMITED DHANSHRI INDUSTRIES PRIVATE LIMITED			Policy Invoice No	1-3D3C5SGR
Address	GUT NO 36 PLOT NO 31 MIDC ROAD WALUJ			Policy No	43328593
	AURANGABAD AURANGABAD MAHARASHTR INDIA			Date Of Declaration	
Phone #	XXXXXXX727	Pin Code	431136	Period of Insurance	
		CKYC #	XXXXXXX	from 00.00 hours on	31/05/2024
State code	27	GSTIN	27AAFCD9388L1Z U	To Mid Night on	30/05/2025
State	MAHARASHTR	Country	INDIA		
Nature of Work	Fabrication Work, Civil Construction Work, Furniture Work, Roof Sheet Work				
Place of Employment	Any Risk Location where the employees are working with in India where insured/contractors or sub contractors (where ever applicable) is/are carrying out the contract				
Classification	Incl. Work away from shop or yard exceeding 9 mts high				

Premium Details

Gross Premium (Taxable Value)	Rs. 14883.84	Net Premium Payable (Total Invoice Value)	Rs . 17562.94
	CGST	SGST	UGST
Percentage (%)	9	9	
Amount (Rs.)	1339.55	1339.55	
			IGST
			CESS
			0
			0

"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."

Disclaimer - "The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client/ Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML/ CFT. In case, if any discrepancy is found in KYC Verification of the Client/ Policyholder, it is agreed by the Client/ Policyholder to complete/ rectify the discrepancy found in the KYC documents/information for the generation of CKYC Number, failing which the policy will be considered ineffective/suspended/ cancelled and no claim will be payable under this Insurance Policy."

"In case this policy is cancelled for any reason before 31st October of the following year, the refund calculated as per terms of the policy along with corresponding amount of GST would be refunded. However, in case this policy is cancelled beyond the said date (31st October of the following year), only the refund calculated as per terms of the policy would be refunded and any GST amount would NOT be refunded owing to the restrictions prescribed under the GST law."

However, an unregistered GST customer can apply for refund of the GST amount from the government directly in FORM GST RFD-01 (along with relevant documents), within the prescribed timelines as per Circular No. 188/20/2022-GST dated 27/12/2022".

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Category of Employee	Total Workers	Estimated Total Wages And Salaries And Others
WORKER	10	1800000

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Additional Clauses/Endorsements/Other Details, if any	<p>Employees Compensation Endorsement 345 (Erstwhile Tariff)-</p> <p>Coverage of Medical Expenses: In consideration of the payment of an additional premium it is hereby understood and agreed that this Policy subject to its terms provisions and conditions is extended to indemnify the Insured in respect of the reasonable medical surgical and hospital expenses (including cost of conveyance to hospital) incurred by the Insured for treatment of Injury to which the indemnity granted under this Policy applies or would have applied had disablement exceeded three days.</p> <p>Provided always that the liability of the Company under this endorsement shall be limited to Actuals subject to maximum up to Rs (100000) in respect of each Employee per accident.</p> <p>Subject to otherwise to the terms, provisions and conditions of the Policy.</p>
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The Policy is subject to following endorsements – Endorsements No/ Endorsements Wordings

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<p>The policy is subject to the following warranties/conditions/definitions</p> <ol style="list-style-type: none">Coverages of employees should be as per The Indian Employee's Compensation Act.1923Wage and attendance register must be maintained.	
<p>The Coverage is as per policy wordings/Endorsements/Clauses attached with policy schedule.Please go through Workmen's Compensation Policy and in case of discrepancy,Please inform us. Please go through the Policy and in case of any discrepancy, please inform us.</p>	
<p>Service Tax No: AAACI7573HST001</p>	<p>CIN No.: U74899DL2000PLC107621</p>
<p>Toll Free : 1-800-103-5499 ; Other : (0124) 428-5499 ; SMS "claim" to 56161 Policy Issuing Office: Delhi Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi.</p>	<p>For IFFCO-TOKIO General Insurance Co. Ltd</p>  <p>Subrata Mondal</p>

For quick access to policy services and claim intimation & settlement kindly download our customer application from -

<https://play.google.com/store/apps/details?id=com.iffcotokio.CustomerApp> or <https://apps.apple.com/in/app/iffco-tokio-customer/id1346469176?platform=iphone>

Or Call our toll free number – 1 800 103 5499.

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Workmen's Compensation Insurance - Policy Wordings

Employee's Compensation Act 1923, Indian Fatal Accidents Act 1855, Common Law

WHEREAS the Insured carrying on the Business described in the Schedule and no other for the purpose of this insurance by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the IFFCO TOKIO GENERAL INSURANCE CO.LTD. (Here in after called The Company) for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance.

NOW THIS POLICY WITNESSETH that if at any time during the period of Insurance any employee in the Insured's immediate service shall sustain personal injury by accident or disease arising out of and in the course of his employment by the Insured in the Business and if the Insured shall be liable to pay compensation for such injury either under: The Law(s) set out in the Schedule or at Common Law then subject to the terms exceptions and conditions contained herein or endorsed here on the Company will indemnify the Insured against all sums for which the Insured shall be so liable and will in addition be responsible for all costs and expenses incurred with its consent in defending any claim for such compensation.

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation thereof this Policy shall remain in force but the liability of the company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.

EXCEPTION

The Company shall not be liable under the Policy in respect of:

- Any injury by accident or disease directly attributable to war invasion act of foreign enemy hostilities (whether war be declared or not) civil war mutiny insurrection rebellion revolution or military or usurped power.
- The Insured's liability to employees of contractors to the Insured.
- Any liability of the insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- Any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party

CONDITIONS

- This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear
- Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company.
- The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations
- In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible give notice thereof to the Company with full particulars. Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on receipt. Notice shall also be given to the company immediately the Insured shall have knowledge of any impending prosecution inquest or fatal enquiry in connection with any such occurrence as aforesaid.

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5. No admission offer promise or payment shall be made by or on behalf of the Insured without the consent of the Company which shall be entitled if it so desires to take over and conduct in his name the defense or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

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