



RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

Corporate Office: Fulcrum, 501 & 502, A wing, 5th Floor, International Airport project road, Sahar, Andheri East, Mumbai 400059

Toll Free No.: 1800-102-7723 (9 am to 8 pm, Monday to Saturday)

Website :www.rahejaqbe.com Email: customercare@rahejaqbe.com

Corporate Identity Number: U66030MH2007PLC173129 IRDA Reg. No. 141

GSTIN - 09AADCR7145R1ZL (Delhi - Central) GST Service Code - 997139

To,

THINK7 BUSINESS SYSTEMS PRIVATE LIMITED

3rd Floor, No 26, SBI Colony, 3rd Block, Koramangala, Bengaluru Urban Karnataka 560034

GSTIN NO : 29AAECT9762H1ZQ

Dear Sir / Madam,

Thank you for choosing Raheja QBE General Insurance Company Limited.

We are pleased to attach your **Employee's Compensation** Insurance policy. Your Policy No. is **010W002039000000**.

We have issued the policy based on the proposal form provided to us. A copy of the same is also enclosed for your kind reference.

In case of any service requirement, we are always available and please do call us on our toll free number **1-800-102-7723**.

Once again, thank you for choosing Raheja QBE. We look forward to a continued association.

Assuring you of our best services at all times.

For Raheja QBE General Insurance Company Limited

Authorized Signatory
26/03/2024

Enclosure: A.A

This document is digitally signed; hence counter signature is not required

Employee's Compensation Insurance Policy

SCHEDULE

Office Code: Delhi - Central	Intermediary Code: 01000262 Intermediary Name: SECURENOW INSURANCE BROKER PRIVATE LIMITED Intermediary's Contact No: 011 64560999
Date of proposal & declaration: 09/02/2024	
Policy No: 010W002039000000	
Name of the Insured: THINK7 BUSINESS SYSTEMS PRIVATE LIMITED	
Principal Name:	
Registered Address: 3rd Floor, No 26, SBI Colony, 3rd Block, Koramangala, Bengaluru Urban Karnataka 560034	
GSTIN: 29AAECT9762H1ZQ	
Other places of business besides registered address: Not applicable	
Trade/ Business/ Occupation: Installation and Repair- Commercial Purposes (Installation Of Electronic Automation Equipment In Industry.)	
Jurisdiction: India Only	
Law(s) 1. The Employee's Compensation Act, 1923 with subsequent amendments 2. The Fatal Accidents Act, 1855 3. Common Law	
Period of Insurance From: 09/02/2024 To: 08/02/2025	
Net Premium	INR: 5,500.00
Add: IGST @ 18%	INR: 990.00
Total Premium*:	INR: 6,490.00
'I/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'.	

Estimated number of employees	Occupation of Employees	Estimated Total Earnings INR.	Places of Employment
10 (Unnamed Basis)	As per annexure A	INR 3,600,000.00	All Over India

Additional Terms/ Conditions/Clauses/ Endorsements (if any):

- Coverage for Contractors/Sub Contractors Workers/Employees
- Specific Matter Exclusion - Blasting, tunnelling, mining,
- Sanctions Limitation And Exclusion Clause
- Specific Matter Exclusion
- Specific Matter Endorsement - Arbitration Clause
- Medical Expenses Endorsement Limited to **INR 25,000**
- All employees shall be covered without any selection under the given job Description
- The policy excludes blasting, tunneling, mining, use of explosives, any aircraft or related risk, any vessels or related risk, any off shore risks
- Occupational Disease Exclusion

* The Premium is subject to adjustment of the estimated amount of wages, salaries and other earnings on which the premium is based, in terms of Condition No.6 of the Policy.

The Company has in place an 'Anti-Fraud, Bribery & Corruption Policy' and that the same is available on the website of the Company at <https://www.rahejaqbe.com/compliance>



In witness whereof the undersigned acting on behalf and under the authority of the Company has hereunder set his hand at Mumbai on 26/03/2024

Signed for and on behalf of the Company

**Authorized Signatory
For Raheja QBE General Insurance Company Ltd.**

This document is digitally signed; hence counter signature is not required

The contract will be cancelled ab intio in case: the consideration under the policy is not realized.

The stamp duty of Rs.2.75/- included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order no. (ENF-1/LOA/CSD/130/2023/3948 Validity Period Dt. 25/09/2023 To Dt. 31/03/2025/(O/w. No.3948, Date : 27/09/2023). GRAS DEFACE NO. 0004288259202324 Date: 15/09/2023.

Annexure A - Occupation of Employees

Nature of work done by Employees	Declared number of Employees	Declared Wages during the Period of Insurance
Electric Refrigerators and Air Conditioners Assembling, Installation Maintenance and Repairs -(c) Commercial purposes	10	3,600,000.00
Total	10	3,600,000.00

EMPLOYEE'S COMPENSATION INSURANCE POLICY

WHEREAS the Insured by a Proposal which shall be the basis of this Contract and deemed to be incorporated herein, has applied to Raheja QBE General Insurance Company Limited (hereinafter called "the Company") for the insurance hereinafter contained for the Business described in the Schedule and has paid or agreed to pay the premium stated in the Schedule as consideration for such insurance.

NOW THIS POLICY WITNESSETH, subject to the terms exceptions and conditions contained herein or endorsed hereon, that if at any time during the Period of Insurance any Employee of the Insured shall sustain Injury by accident arising out of and in the course of his employment in the Business, for which the Insured is liable to pay compensation under any Law(s) specified in the Schedule, then the Company shall indemnify the Insured upto the Limit of Indemnity against all sums for which the Insured shall be so liable, including costs and expenses for defending any claim for such compensation incurred with the Company's consent.

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefor, 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.

DEFINITIONS

This Policy, the Schedule and any Clauses thereon shall be considered one document and any word or expression to which specific meaning has been attached in Definitions bears that specific meaning wherever it appears in this Policy in bold typeface.

- a) Business means the Business of the Insured as specified in the Schedule in respect of which this Policy is issued.
- b) Injury means physical bodily injury including death resulting from such Injury arising out of an accident but does not include any mental sickness, disease, Occupational Disease, unless caused by such physical bodily injury.
- c) Insured means the person or organization specified in the Policy Schedule but does not include their Contractors or Sub Contractors.
- d) Occupational Disease means any occupational disease or illness including but not limited to the diseases listed under Schedule III of the Employees' Compensation Ac. 1923 contracted by an Employee due to employment in the Business.
- e) Wages means the remuneration payable to an Employee by the Insured for the employment in the Business and includes any privilege or benefit which is capable of being estimated in money other than a travelling allowance or the value of any travelling concession or a contribution paid by the employer of a employee towards any pension or provident fund or a sum paid to a employee to cover any special expenses entailed on him by the nature of his employment;
- f) Employee or Employees means such person or persons in direct employment under the Insured in the Business, but shall not include any person employed under a Contractor or Sub-Contractor of the Insured unless specifically shown as covered in the Schedule and by an endorsement.
- g) Schedule means the Schedule attached to and forming part of this Policy.
- h) Period of Insurance means the period for which this insurance is availed by the Insured as specified in the Schedule, unless cancelled earlier.

i) Limit of Indemnity means the maximum amount of indemnity as specified in the Schedule that will be provided under this Policy by the Company in respect of

- a. any particular claim by an Employee and
- b. all claims arising out of all accidents for any number of ;

Employees during the Period of Insurance.

EXCLUSIONS

This Policy shall not cover liability of the Insured:

- a. For Injury caused to Employee by accident directly or indirectly caused by or arising from or in consequence of or 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, nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b. Accidents occurring at any other place than the Place or Places of Employment specified in the Schedule, unless the Employee was at such other place whilst on duty for the purpose of Business and on the directions of the Insured or any of its official authorised to exercise control and supervision over the Employee.
- c. For Occupational Diseases contracted by an Employee
- d. For interest and/or penalty imposed on the Insured under any law or otherwise.
- e. Under any Law for medical expenses in connection with treatment of any Injury sustained by an Employee
- f. For persons employed in the Business under a Contractor or Sub-Contractor of the Insured unless specifically covered in the Schedule
- g. For Injury sustained by person whilst in the employ of the Insured otherwise than in the Business and/or who has is not declared for insurance under this Policy.
- h. Assumed by agreement which would not have attached in the absence of such agreement
- i. For any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.
- j. For any accident occurring whilst the Employee is under the influence of intoxicating liquor or drugs.
- k. For any incapacity or death of an Employee resulting from his/her deliberate self-injury or the deliberate aggravation of an accidental Injury.

CONDITIONS

1. **THE CONTRACT:** This Policy and the Schedule shall be read together as one contract and any word defined herein and shown in bold shall bear such specific meaning wherever it may appear in the Policy or the Schedule.
2. **DUE OBSERVANCE:** The due observance and fulfilment of the terms, conditions and endorsements of this Policy so far as they relate to anything to be done or not to be done by the Insured shall be condition precedent to any liability of the Company to make any payment under this Policy.

3. **MIS-REPRESENTATION/NON-DISCLOSURE:** This Policy shall be void in the event of any mis-representation or non-disclosure in the Proposal and the Insured is deemed to warrant the truth and accuracy of the statements and answers in the Proposal which form the basis of this Policy.
4. **WRITTEN COMMUNICATION:** Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company.
5. **SAFEGUARDS:** The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations, manufacturer's recommendations and other safety regulations in conduct of the Business.
6. **CLAIM INTIMATION:** In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible, and in any case within a period of thirty days of such occurrence, give notice thereof to the Company in writing with full particulars. Every letter claim writ summons and process shall be notified 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.
7. **COMPANY'S RIGHTS AFTER LOSS:** 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, without being obliged to do so, if it so desires to take over and conduct in his name the defence 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.
8. **DECLARATION OF EMPLOYEES & WAGES:** It is clearly agreed and Understood that the Insured shall be bound at all times to declare all Employees and Wages payable in respect of such Employees on the basis of which the Premium for this Policy is calculated.

In case of increase in Employees or Wages subsequent to insurance, Insured shall keep the Company intimated and obtain Endorsement by payment of necessary additional premium.

The Insured shall as and when required by the Company permit inspection of its records to verify the Wages and Employees and shall also provide duly authenticated copies thereof if so required the Company.

9. **AVERAGE:** Notwithstanding anything contained hereinabove,
 - a. If the number of Employees (whether on duty or otherwise) employed by the Insured on the date of accident is higher than the number covered under this Policy, the Company shall be indemnify Insured's liability arising out of such accident, only in such proportion that the number of Employees covered bears to the Employees found employed on the date of accident.
 - b. If the amount of Wages declared for this insurance for all Employees is less than the actual Wages paid until date of accident, the Company shall be liable to indemnify on any claim only in proportion that the Wages declared bears to the Wages paid. For the purpose of this clause, the Wages declared shall be calculated proportionately for the period from commencement of Policy until date of accident for comparison with the actual wages paid during such period to determine applicability of this clause.
 - c. If the liability of the Insured for any claim by an Employee is determined on the basis of Wages higher than covered under this Policy, the Company shall be liable to indemnify only in proportion that the Wages covered under the Policy for the Employee/Employees bears to the Wages on the basis of which Insured is held liable. For the purpose of this clause, the Wages covered in respect of any Employee shall be deemed to be the average wage per Employee in the category under which the Employee falls as specified in the Schedule, unless actual Wages paid at the time of accident is substantiated by submission of documentary evidence to the Company.

If more than one of the above clauses is found applicable in respect of a claim, only such clause under which the liability of the Company is least shall be applied.

10. **MAINTENANCE OF RECORD OF EMPLOYEES/WAGES:** The Insured undertakes to maintain an accurate record of the Employees and Wages in respect of the Business throughout the Period of Insurance, in compliance with all statutory requirements or otherwise, and allow the Company to inspect such records during or upon expiry of this Policy.
11. **CONTRIBUTION :** If at the time of the happening of an accident covered by this Policy there shall be any other insurance covering the same risk in respect of the Employee whether or not effected by the Insured, then the Company shall not be liable to contribute more than its rateable proportion of the amount that would otherwise be payable under this Policy.
12. **CANCELLATION:** The Company or the Insured may cancel this Policy by sending at least 15 days written notice to the other party at his last known address and in such event the premium shall be adjusted in accordance with Condition 8 above.
13. **FORFEITURE:** If the Insured shall make any claim or connive in the making of any claim, knowing the claim to be false or fraudulent, the Policy shall become void and all claims will stand forfeited.
14. **ARBITRATION:**
 - a. If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) in respect of any claim, such difference shall independently of all other question be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator to a panel of three arbitrators to be appointed in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The arbitration shall be governed by Indian law. The venue of arbitration shall be within India.
 - b. It is clearly agreed and understood that no reference to arbitration can be made if the Company has either not admitted or has disputed liability in respect of any claim under or in respect of this Policy.
 - c. In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.
 - d. It is further expressly agreed and declared that if the Company shall disclaim liability in respect of any claim and is not within 12 calendar months from the date of such disclaimer be made the subject matter of a suit or proceeding before a Court of law or any other forum, it shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
15. **LAW AND JURISDICTION:** It is hereby declared and agreed that this contract of insurance and all claims thereunder shall be governed by Indian Law and any legal proceeding in respect thereof shall be raised a competent court of India. All claims shall be paid in Indian Rupees only.

DISPUTE RESOLUTION AND GRIEVANCE REDRESSAL:

Raheja QBE will take all steps to meet your expectations from this policy. However it is possible, that there could be a complaint relating to any of the following:

- Any partial or total repudiation of claims by the insurance companies
- Dispute on the legal construction of the policy wordings in case such dispute relates to claims
- Delay in settlement of claims
- Non-issuance of any insurance document to customers after receipt of premium
- Dispute with regard to premium paid or payable in terms of the policy

For resolution of such complaints RQBE has developed a Grievance Redressal mechanism

In case of a complaint or grievance, Raheja QBE may be contacted for its redressal on the following details:

Website: www.rahejaqbe.com

E-mail: complaints@rahejaqbe.com

Telephone: 1800-102-7723 (Toll Free) Fax: 022- 42313777

Post/Courier: Any branch office or the correspondence address, during normal business Hours

If the insured is not satisfied with Raheja QBE's redressal of the complaint/grievance through one of the above channels, the insured may contact the Raheja QBE Grievance Officer at:

The Grievance Cell, Raheja QBE General Insurance Company Limited

Ground Floor, P&G Plaza, Cardinal Gracious Road, Chakala Andheri – East, Mumbai – 400099

Insurance Ombudsman We shall endeavour to promptly and effectively address your grievances. If the insured is not satisfied with Raheja QBE's redressal of the complaint/grievance through one of the above channels, the insured may approach the nearest Insurance Ombudsman for resolution of the grievance/complaint.

You may approach the Insurance Ombudsman located nearest to you. Details of the offices across the Country are mentioned below

The contact details of Ombudsman offices are mentioned below

Insurance Ombudsman Centres :

Office of the Ombudsman	Contact Details	Jurisdiction
Ahmedabad	<p>AHMEDABAD - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in</p>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Bengaluru	<p>Office of the Insurance Ombudsman, Jeevan Sudha Building No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in</p>	Karnataka.
Bhopal	<p>Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p>	Madhya Pradesh Chhattisgarh.
Bhubaneswar	<p>Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>	Orissa
Chandigarh	<p>Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.

Chennai	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi
Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
Hyderabad	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in	Rajasthan.
Ernakulam	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.

Kolkata	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
Lucknow	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
Mumbai	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
Noida	NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.

PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Badarpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in Email: bimalokpal.kolkata@ecoi.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

EXECUTIVE COUNCIL OF INSURERS

Executive council of Insurers

3rd Floor, Jeevan Seva Annexe

S.V. Road, Santacruz (W)

Mumbai- 400054

Tel: 022- 26106889/ 671/ 980

Fax: 022- 26106949

Email: inscoun@ecoi.co.in

For updated details of Insurance Ombudsman Offices you may visit Governing Body of Insurance Council (GBIC) website at <http://www.gbic.co.in/ombudsman.html> or our website at www.rahejaqbe.com

At your request, the Dispute will be considered afresh by the Grievance Redressal Committee of RQBE. If you are not satisfied with the decision of the Grievance Redressal Committee you may refer your case to the Insurance Ombudsman*.

* The Insurance Ombudsman is empowered to receive and consider complaints in respect of personal lines of insurance from any person who has any grievance against an insurer.

WHAT TO DO IN THE EVENT OF A CLAIM?

- Initiate Loss minimization measures.
- Call Raheja QBE Call Centre on Toll Free No: 1800-102-7723 OR
- Report claim on Raheja QBE's Website www.rahejaqbe.com OR
- Send Letter or Fax to Raheja QBE office
- Please provide necessary assistance to surveyor or company officials for finalization of loss.
- Ensure first-aid/medical help for the injured persons.
- Inform incident to Public Authorities.
- Notify loss by email to claims@rahejaqbe.com OR
- Raheja QBE will depute an IRDA licensed surveyor to attend to the loss
- Please furnish required documents and any clarifications that may be sought.

STATUTORY NOTICE: "INSURANCE IS THE SUBJECT MATTER OF SOLICITATION"

Employee's Compensation Insurance Policy Endorsement Wordings

Coverage for Contractors/Sub-Contractors Workers/Employees

It is hereby understood and agreed that the Exception 2. of the policy is waived & the indemnity herein granted is extended to cover the legal liability of the Insured to workmen in the employment of Contractors performing work for the Insured while engaged in the business and occupations in respect of which this policy is granted, but only so far as regard claims under the Workmen's Compensation Act, 1923, and subsequent amendments of said Act prior to the date of the issue of this Policy.

Subject otherwise to the terms, provisions and conditions of the within Policy.

Specific Matter Exclusion - Blasting, tunneling, mining, use of explosives, any aircraft or related risk, any vessels or related risk, any off shore risks

It is hereby understood and agreed that blasting, tunneling, mining , use of explosives , any aircraft or related risk , any vessels or related risk , any off shore risks work related any activity is excluded under the policy.

Subject otherwise to the terms, provisions and conditions of the within Policy

Sanctions Limitation And Exclusion Clause

RQBE 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 provisions of such cover, payment of such Claim or provision of such benefit would expose RQBE 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 or any other applicable national economic or trade sanction law or regulations.

Subject otherwise to the terms, provisions and conditions of the within Policy.

Medical Expenses Endorsement

"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 in connection with any case of injury to which the indemnity granted under this policy applies or would have applied had disablement exceeded three days.

Provided always that the liability of the Company under this endorsement shall be limited to **INR As per Schedule** in respect of any one case of injury per person."

Subject otherwise to the terms, provisions and conditions of the within Policy

Specific Matter Exclusion

Notwithstanding anything to the contrary contained herein it is hereby agreed and declared that this policy will not cover any liability arising out workers working in

- a. Underground Mining where the declared number of workers underground at any one time any one location is greater than 75 (seventy five).
- b. Ocean going vessels where the declared number of crew is greater than 75 (seventy five).
- c. Aircraft where the declared number of crew is greater than 50 (fifty).
- d. Oil refineries where the declared number of workers is greater than 50 (fifty).
- e. Tunnelling where the declared number of workers any one tunnel is greater than 75 (seventy five), Bridge Building and Dam Construction where the declared number of workers is greater than 75 (seventy five). Rural Dam Construction is not excluded. However, for bridge building this exclusion shall only apply where more than 40 people are working at the same location at any one time.
One location is defined as a single stretch of 200 mts.
- f. Offshore operations where the declared number of employees working per offshore location is greater than 75 (seventy five).

Specific Matter Endorsement – Arbitration clause

“ The arbitration clause as mentioned in the policy stands deleted in its entirety.”

Subject otherwise to the **Coverage, Conditions** and **Exclusions** of this **Policy**.