



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	VIVAN ENTERPRISES	Policy Number	D146983502		
Address	C-502, CAPITAL TOWERS, DANGE CHOWK, MAHALAXMI FURNISHING, WAKAD, Pune, Pune, Maharashtra, 411057	Receipt Number	RA162835471	Policy Issue Date	10-May-2024
GST State Code	27	Policy Period	From	10-May-2024	16:40:30
City / Location	Pune		To	09-May-2025	23:59:59
Contact No	+918999054396	Partner Code and Name	1000158 POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED		
Email ID	vivanent20@gmail.com	Partner Contact and Email ID	crtmotor@policybazaar.com		
GSTIN Number	27BDZPR1637R1ZA	Address of Insured Premises / Location covered	Anywhere in india		
Policy Form	Table A				
Nature of Business / Occupation / Activity	Builders	Description	Unskilled Workers		

Coverage Details

Work Description	No. of Employees	Maximum Estimated Monthly wages	Declared wages	Classification No.	Endorsement No.	work category
Unskilled Workers	14	15,000.00	25,20,000.00	46		Builders
Skilled Workers	2	15,000.00	3,60,000.00	46		Builders
Total Monthly Wages	16	2,40,000.00	28,80,000.00			
Scope of Cover:						
1. Coverage as per Employee's Compensation Act, 1923 and subsequent amendments thereof prior to the date of issue of this Policy						
2. Liability under the Fatal Accidents Act & Common Law						

Endorsement

	Opted/ Not-Opted	Limit	Aggregate Limit
Medical Expenses Cover	Opted	Each employee INR 25000	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, Live transmission lines including the impact of residual current, offshore work, underground/ under waterwork, 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. Exclusion : Any employee involved in cleaning of Sewers and/or any underground/overground pipelines and/or any underground Services.
11. Exclusion : Ship crews on inland vessels or boats or Yatch or vessels of any kind operating within and/or outside territorial waters.
12. Exclusion : Fire brigades other than those formed privately for loss prevention purposes.
13. Exclusion : Employees employed on a permanent basis in USA and/or Canada.
14. Exclusion : Pandemics/epidemics as declared by WHO and /or Government of India.
15. Losses suffered while manufacturing and /or supplying and/or producing storing, filling, breaking down, transporting of :
 - (a) Fireworks, ammunition, fuses, cartridges, powder, nitro-glycerine, or any explosives.
 - (b) Gases and/or air under pressure in containers.
 - (c) Butane, methane, propane, and other liquefied gases.
 - (d) Celluloid and pyroxylin
 - (e) Petrochemicals and also chemicals of a toxic (as defined under India's Public Liability Act 1991), noxious, explosive and/or highly flammable nature.
 - (f) Asbestos and/or asbestos products.

(It is understood and agreed, however, that the storage, transport and/or handling if any of the substances above mentioned other than f) which is merely incidental to the operation and/or trade of the Insured's not otherwise excluded, is covered)
16. Work Description-
17. **"Work Description warranty:**
 - Nature of work in which employees are involved during policy period shall be clearly mentioned on work description.
 - Nature of work shall have correlation with work description for which policy has been issued and rates shall be charged in accordance with the same.
 - Work description shall not fall under any of the policy exclusions mentioned on policy schedule as well as wording. Notwithstanding any provision to the contrary within this insurance, the above-mentioned Work description (if any) will be read together with the terms & conditions of this policy and in no instance shall supersede the policy provisions and exclusions stated, unless specifically agreed and endorsed on the policy by the underwriter.
 - "Work Description" field is meant to describe the nature of work that the covered employees are involved in. Any other information mentioned here will be null and void."

Premium and Payment Details

Total Net Premium	8100.00	
CGST rate and amount		0.00
SGST/UTGST rate and Amount		
IGST rate and Amount	18%	1458.00
Final Premium	9558.00	

Endorsement Details

Invoice Number	Invoice Date	Net Premium	Igst	Cgst	Sgst	Utgst	Cess	Gross Premium
IA133328655	2024-05-10	8100.00	1458.00	0.00	0.00	0.00	0.00	9558.00

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).

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.

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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

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: 29AACCO4128Q1ZW, GSTIN Address: Go Digit General Insurance Ltd, Bengaluru Online Website Business, Atlantis 95 4th B Cross Road Koramangala Industrial Layout 5th Block, Bengaluru, Karnataka, PIN-560095. Website: www.godigit.com