

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor "DARE House", 2, N.S.C. Bose Road, Chennai - 600 001

T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

IRDA Regn. No.123 | PAN AABCC6633K | CIN: U66030TN2001PLC047977

**POLICY SCHEDULE CUM TAX INVOICE**

ITEM NO.	WORKMEN'S COMPENSATION UIN: IRDAN123CP0083V01201819		
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1	INSURED DETAILS		
	Name	MICRO ENGINEERING	
	Additional Insured Name	NA	
	Mobile Number	9822056900	
	Email ID	MICROENGINEERING1968@GMAIL.COM	
	Industry	NA	
	Business/Profession	ENGINEERING WORKS- RETAIL BUSINESS	
	Registered Address	PLOT NO 12-25, KASLIWAL GARDEN FLAT NO C1/6 , BEHIND SOHAM MOTORS , AURANGABAD H.O , AURANGABAD , MAHARASHTRA , 431001	
	Communication Address	PLOT NO 12-25, KASLIWAL GARDEN FLAT NO C1/6 , BEHIND SOHAM MOTORS , AURANGABAD H.O , AURANGABAD , MAHARASHTRA , 431001	
PAN	AXXPP1501B	GST	27AXPP1501B1ZK

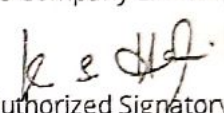
2	INSURANCE DETAILS					
	2.1	Policy Number	2712/00135825/000/00	Policy Period		
		From	14:48	11/10/2022		
	2.1	Previous Policy Number	NA	To	23:59	10/10/2023
		2.2	Estimated Total Salaries,Wages and Other Money Earnings (INR)	1,80,000		
	2.3	Scope of Cover	Table A			
	2.4.1	Coverage Details/Law Applicable	Employee compensation Act 2010 (as amended from workmen's compensation Act 1923), Fatal Accidents Act, 1855 and Common Law			
	2.4.2	Principal for the project	NA			
	2.5	Classification Codes	152			
	2.6	Endorsement Numbers	NA			
2.7	Extensions	Medical Expense Limit Opted : Not Selected Medex Aggregate Limit : Not Selected Medex Aggregate Limit Per Person : Not Selected				
2.8	Specific Exclusions	<p>((Notwithstanding any provision to the contrary, this policy/insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, any action taken or failure to take action in controlling, preventing, suppressing or in any way responding to such whether actual/ alleged/ threat or perceived of:</p> <ul style="list-style-type: none"> Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or Coronavirus (COVID-19) including any mutation or variation thereof; or Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority. <p>If the insurer alleges that, by reason of this exclusion, any amount is not covered by this policy/insurance, the burden of proving the contrary shall rest on the insured"))</p>				

2.9	DETAILS OF PREMIUM AND CO-INSURANCE			
	Payment Receipt	PY000002716103	CGST (9%)	INR 177
	Payment Date	11/10/2022 14:48:58	SGST (9%)	INR 177
	Net Premium	INR 1,971	IGST (18%)	INR 0
	Co-Insurance	NOT APPLICABLE	Kerala Cess(1%)	INR 0
			Total Payable Premium	INR 2,326

Consolidated Stamp Duty Paid Vide G.O. RTt No.204, Commercial Taxes and Registration (j1) Department, TamilNadu dated 15/06/2020

3 EMPLOYEE DETAILS					
	Estimated Number of Employees	Occupation	Estimated Total Salaries Wages and Other Money Earnings	Contractor Sub-Contractor Name (if Applicable)	Place or Places of Employment
	1	Electrician / Mechanics / Plumber / Operator	15000		ANYWHERE IN MAHARASHTRA

4 INTERMEDIARY DETAILS			
Intermediary Name		KHARE VICKY VINOD	
Intermediary Code	201169568428	Contact Number	8806222306

5 COMPANY DETAILS			
GSTIN	27AABCC6633K1ZJ	SAC CODE	997139
GST Invoice Number	Q000031505303	SAC Description	Description: Other non-life insurance services (excluding reinsurance services)
Branch Address	AURANGABAD BRANCH OFFICE - Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony, Opp. LMS Jeweller Jalna road, Aurangabad - 431005		
Note: The certificate of Insurance/Policy schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.			
In witness whereof, the Insurer has caused this Policy to be executed and attested.			
Place : Chennai	for Cholamandalam MS General Insurance Company Limited,		
Date : 11 October 2022	 Authorized Signatory		

6 TERMS AND CONDITIONS	
6.1	1. Employee compensation Act 2010 (as amended from Workmen's compensation Act 1923) and subsequent amendments of the said Act prior to the date of the issue of the policy provided that the insurance granted hereunder is not extended to include: any interest and/or penalty imposed on the insured on account of his/their failure to comply with the requirements laid down under the Employee compensation Act 2010 (as amended from Workmen's compensation Act 1923) 2. The Fatal Accidents Act, 1855 and subsequent amendments of the said Act prior to the date of the issue of the Policy provided that the Insurance granted hereunder is not extended to include: any interest and/or penalty imposed on the Insured on account of his/ their failure to comply with the requirements laid down under The Fatal Accidents Act, 1855 3. Common Law

6.2	1. The coverage is for all or none basis. The number of employees / workers on the roll (including Contractor and Sub Contractor wherever applicable) at no point of time should be more than the number of employees / workers insured at that point of time. Else admission of liability under the policy will be prejudiced 2. The liability of the company shall not exceed the amount arrived at as per provisions of W C Act considering the actual wages declared by the insured under policy and which is the basis for premium computation. If the actual compensation awarded by the authority as per W C Act exceeds the liability of the insurer as above, the difference shall have to be borne by the insured this is not applicable for Common law awards 3. All contractors & sub contractors employees are not covered unless they are declared in the proposal form or endorsed from time to time 4. Premium computation is based on the average monthly income declared by the insured and its subject to adjustment depending on actual disbursement of actual wages / salaries 5. Workmens Compensation Amendment Act 1923 renamed as The Employees Compensation (Amendment) act, 2009 wherever Workman or workmen is mentioned in the entire Act, the same need to be read as Employee 6. 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
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Risk Location						
	Risk Address 1	Risk Address 2	Area	City	State	Pin code
	ANYWHERE IN MAHARASHTRA		AURANGABAD H.O	AURANGABAD	MAHARASHTRA	431001

SPECIFIC CONDITIONS / WARRANTIES

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7. Warranted that in case of a claim, if the declared wages is found to be less than the actual wages then three times the difference of the premium charged and the actual premium payable shall be charged prior to settlement of the claim

EXCLUSIONS

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, filling, 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 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/or asbestos products.
	(It is understood and agreed, however, that the manufacturing, storage, transport and/or handling of any of the above mentioned substances other than (f) which is merely incidental to the operation and/or trade of the Original Insured not otherwise excluded, is hereby covered).
3	Losses suffered in the course of the construction, maintenance and demolition of towers, steeples, bridges, flyovers and other walkways and road bridges longer than 300 meters and road bridges with unsupported span longer than 100 meters, nor to losses arising from incidental work undertaken by contractors predominantly engaged in other activities.
4	Occupational Disease absolutely
5	Terrorism liability absolute exclusion.
6	Contractors predominantly engaged in wrecking or demolition of buildings and/or collection or removal scrap metal.
7	Excavation and tunneling work in connection with mining, quarrying and for tunnelling work exceeding 200 metres. However, this exclusion shall only apply where more than 20 people are working at the same location at any one time.
8	Underground and/or underwater mines and/or underground services in connection therewith. However, this exclusion shall only apply where more than 20 people are working at the same location at any one time. This exclusion shall only apply to basement work unless the activities are otherwise excluded.
9	Sub aqueous works.
10	Quarrying involving the use of explosives.
11	Drilling for, producing, refining and/or distributing oil or gas (other than general retail distributors whose main occupation is not otherwise excluded).
12	Losses suffered on or in connection with offshore rigs
13	Losses suffered in the course of shipbuilding, ship repairing and ship breaking other than pleasure crafts, stevedoring and/or harbour / longshore work.
14	Aircraft crews in respect of flight risk. However, this exclusion shall not apply to aircraft which are set aside for non fare paying executive use and which are crewed by six persons or less.
15	Ship crews other than on inland vessels or on vessels operating within territorial waters. However, this exclusion shall not apply to a vessel crewed by six persons or less.
16	Service in any kind of armed forces (including, but not limited to military, police, security services).
17	Operations of railways, other than sidings
18	Employees employed on a permanent basis in USA and/or Canada.
19	Professional sports teams.

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