

## WORKMAN COMPENSATION INSURANCE

UIN- IRDANI15CP0017V01201920 Misc 10

### POLICY SCHEDULE

Policy No. 4010/280435753/00/000 (TRUE COPY)

Issued at MUMBAI

1. Name of the Insured:

KLEZONE SYSTEM PVT LTD

2. Address of the Insured:

206 Blue Rose Industrial Estate  
Highway Near Cable Corporation  
Mumbai  
Maharashtra Pin- 400066

3. Intermediary Details:

**Agency Code1:** 9527404  
**Agency Name:** PANKAJ L CHAUBEY  
**Agent's mobile no.:** 9322636296  
**Agent's E-mail ID :** pankajlchaubey3@gmail.com

4. Total Sum Insured:

55,44,000.00

5. Scope of cover:

Main Coverage:

WC Liability Cover Table 'A'

Medical Extension cover:

Medical Extension is covered upto Rs. 1,00,000

Extensions

Endorsement

(i) Table A: Coverage provided is Indemnity against legal liability for accidents to employees under the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act prior to the date of the issue of the policy; The Fatal Accidents Act 1855 and at Common Law only

Exclusions:

- |        |                                                                                                                                                                                                               |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i)    | Any employment compensation in excess of the actual sum insured for workmen compensation ordinance (not to apply in respect of common law awards).                                                            |
| (ii)   | 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. |
| (iii)  | Subaqueous work (underwater work).                                                                                                                                                                            |
| (iv)   | Quarries, where explosives are used.                                                                                                                                                                          |
| (v)    | Contractors engaged exclusively in wrecking or demolition of building and/or scrap metal merchants.                                                                                                           |
| (vi)   | 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.              |
| (vii)  | 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.                                 |
| (viii) | Fire bridges other than those formed privately for loss prevention purposes.                                                                                                                                  |
| (ix)   | Service in any kind of armed forces (including, but not limited to military, police, security services).                                                                                                      |
| (x)    | Operation of railways, other than sidings.                                                                                                                                                                    |
| (xi)   | Employees employed on a permanent basis in USA and/or Canada.                                                                                                                                                 |
| (xii)  | Professional sports team.                                                                                                                                                                                     |
| (xiii) | Fire crackers manufacturing activity                                                                                                                                                                          |
| (xiv)  | 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, 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 not otherwise excluded, is covered.)

- (xv) Losses suffered on or in connection with offshore rigs.
- (xvi) Any compensation in medical extension expenses if the injured is hospitalized for more than 12 month due to an accident as per the coverage opted in WC policy
- (xvii) Pandemics/epidemics as declared by WIIO and / or Government of India

**Conditions:**

- (i) Policy for Table A only
- (ii) Medical expenses covered upto Rs. 1,00,000.
- (iii) Engineering workshop & Fabrication works (Above 9 meters):
- (iv) No. of lives: 22
- (v) Risk Classification code: 157A
- (vi) Policy is issued on unnamed basis.
- (vii) Entry age limit:As per WC Act
- (viii) Risk Location Address:205/206 Blue Rose Industrial Estate Magatane ,W.E Highway Borivali E,MUMBAI,400066,MAHARASHTRA,INDIA,AnyWhere in INDIA

**Nature of work/activity**

Policy type	UNNAMED
Entry age limit	As per WC Act
Policy cover	table A
Risk classification code	157A , 157A , 157A , 157A , 157A , 157A
No of lives	22

**6. Period of Insurance:**

From: 14/02/2023 Time: 00:00 Hours  
To Midnight of 13/02/2024

**7. Premium Calculations**

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	15.00
*Total Premium	(Rs.)	34,500.50

\*Premium value mentioned above is inclusive of taxes applicable

**8. Details of workmen to be insured**

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
6	Semi Skilled Workers	15,000.00	10,80,000.00	205/206 BLUE ROSE INDUSTRIAL ESTATE MAGATANE--W.E HIGHWAY BORIVALI E----- MAHARASHTRA--MUMBAI-400066	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
6	Skilled	25,000.00	18,00,000.00	205/206 BLUE ROSE	Engineering	NA	157A



	Workers			INDUSTRIAL ESTATE MAGATANE--W.E HIGHWAY BORIVALI E----- MAHARASHTRA--MUMBAI- 400066	workshop & Fabrication works (Above 9 meters)		
2	Electrician	20,000.00	4,80,000.00	205/206 BLUE ROSE INDUSTRIAL ESTATE MAGATANE--W.E HIGHWAY BORIVALI E----- MAHARASHTRA--MUMBAI- 400066	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
4	Fitter	18,000.00	8,64,000.00	205/206 BLUE ROSE INDUSTRIAL ESTATE MAGATANE--W.E HIGHWAY BORIVALI E----- MAHARASHTRA--MUMBAI- 400066	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
2	Supervisor	25,000.00	6,00,000.00	205/206 BLUE ROSE INDUSTRIAL ESTATE MAGATANE--W.E HIGHWAY BORIVALI E----- MAHARASHTRA--MUMBAI- 400066	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
2	Engineers	30,000.00	7,20,000.00	205/206 BLUE ROSE INDUSTRIAL ESTATE MAGATANE--W.E HIGHWAY BORIVALI E----- MAHARASHTRA--MUMBAI- 400066	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
Total: 22			Total: 55,44,000.00				

Subject otherwise to terms and conditions of Workman's Compensation Insurance Policy

Signed for and on behalf of the ICICI Lombard General Insurance Company limited, at Mumbai on this date 14/02/2023.

The Policy shall stand cancelled ab initio in the event of non-realization of premium.

**Authorized Signatory**

ICICI Lombard General Insurance Company Ltd.

GSTIN Reg. No: 27AAACI7904G1ZN

IL GIC GSTIN Address : 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE  
MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

HSN/SAC code : 997139 - GENERAL INSURANCE SERVICES

"The stamp duty of Rs. 15.00 paid in cash or by demand draft or by pay order, vide Receipt/challan no. CSD45120223802 dated 05/09/2022."

**WC02 TERRORISM EXCLUSION:**

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this warranty an act of terrorism means an act, including but not limited to the use of force or violence and /or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or to in any way relating to action taken in respect of an act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Assured