

## WORKMAN COMPENSATION INSURANCE

UIN- IRDAN115CP0017V01201920 Misc 10

### POLICY SCHEDULE

Policy No. 4010/282699150/00/000 (TRUE COPY)	Issued at MUMBAI
1. Name of the Insured:	UTILITY SOLUTIONS
2. Address of the Insured:	J 234 Midc Bhosari Pimpri Chinchwad, Pune, Maharashtra Pin 411026 Pune Maharashtra Pin- 411026
3. Intermediary Details:	<b>Agency Code1:</b> 2470377 <b>Agency Name:</b> ICICI BANK PUNE SMEAG <b>Agent's mobile no.:</b> 8308802145 <b>Agent's E-mail ID :</b> yadavsanjay1507@gmail.com
4. Total Sum Insured:	73,01,316.00
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)	Sub aqueous 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)	Losses suffered on or in connection with offshore rigs.
(vii)	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.
(viii)	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.
(ix)	Fire brigades other than those formed privately for loss prevention purposes.
(x)	Service in any kind of armed forces (including, but not limited to military, police, security services).
(xi)	Operation of railways, other than sidings.
(xii)	Employees employed on a permanent basis in USA and/or Canada.
(xiii)	Professional sports team.
(xiv)	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.

- (xv) Pandemics/epidemics as declared by WHO and /or Government of India
- (xvi) 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's not otherwise excluded, is covered)

Conditions:

- (i) Policy for Table A only
- (ii) No. of lives: 20
- (iii) Risk Classification code : 157A
- (iv) Policy is issued on named basis.
- (v) Entry age limit:As per WC Act
- (vi) Risk Location Address: PAN India

Nature of work/activity

Policy type

NAMED

Entry age limit

As per WC Act

Policy cover

table A

Risk classification code

157A , 157A , 157A , 157A , 157A , 157A , 157A , 157A , 157A , 157A , 157A , 157A , 157A , 157A

No of lives

20

6. Period of Insurance:

From: 25/02/2023 Time: 00:00 Hours

To Midnight of 24/02/2024

7. Premium Calculations

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	26.00
*Total Premium	(Rs.)	61,705.78

\*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
1	Skilled	55,000.00	6,60,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
2	Skilled	30,000.00	7,20,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
2	Skilled	16,500.00	3,96,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	17,000.00	2,04,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A

3	Skilled	18,600.00	6,69,600.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	22,000.00	2,64,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	26,000.00	3,12,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
2	Skilled	32,000.00	7,68,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	35,000.00	4,20,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	36,000.00	4,32,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	37,500.00	4,50,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	38,000.00	4,56,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	38,500.00	4,62,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	42,500.00	5,10,000.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Skilled	48,143.00	5,77,716.00	PAN INDIA	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
Total: 20			Total: 73,01,316.00				

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 02/03/2023.

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



ICICI Lombard General Insurance Company LTD  
ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

"The stamp duty of Rs. 26.00 paid in cash or by demand draft or by pay order, vide Receipt/challan no. CSD45120223802 dated 05/09/2022."