

WORKMAN COMPENSATION INSURANCE

UIN- IRDAN115CP0017V01201920 Misc 10

POLICY SCHEDULE

Policy No. 4010/287126060/00/000 (TRUE COPY)	Issued at MUMBAI
1. Name of the Insured:	RS SERVICES
2. Address of the Insured:	Shiv Shakti Arcade, F.F 65, Village Detroj Taluka Detroj, Rampura Ahmedabad Gujarat Pin- 382120
3. Intermediary Details:	Agency Code1: DB79719 Agency Name: POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED Agent's mobile no.: 1800258597 Agent's E-mail ID : corporatertc@policybazaar.com
4. Total Sum Insured:	12,36,000.00
5. Scope of cover:	
Main Coverage:	WC Liability Cover Table 'A'
Medical Extension cover:	Medical Extension is covered upto Rs. 25,000
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 WHO and / or Government of India

Conditions:

- (i) No. of lives: 8
- (ii) Policy for Table A only
- (iii) Medical expenses covered upto Rs. 25,000.
- (iv) Sub Contractors are Covered
- (v) Plumbers excl well sinking:, Electrical Engineers (not manufacturers) Installation and repair of plant, fittings and Appartus incl. wireless, telephone and telegraph: Work in generating stations, cinemas, factories, theaters, music halls, public halls and similar buildings and roofs of railway station over 9 metres height or where any unit is handled exceeding 12.7 Kilogram in weight, Engineering workshop & Fabrication works (up to 9 meters):
- (vi) Risk Classification code: 349, 130A, 157
- (vii) Policy is issued on unnamed basis.
- (viii) Entry age limit: As per WC Act
- (ix) Risk Location Address: ANYWHERE IN GUJARAT,, AHMEDABAD, 382120, GUJARAT, INDIA,

Nature of work/activity

Policy type	UNNAMED
Entry age limit	As per WC Act
Policy cover	table A
Risk classification code	157 , 157 , 349 , 130A , 130A
No of lives	8

6. Period of Insurance:

From: 06/04/2023 Time: 00:00 Hours
To Midnight of 05/04/2024

7. Premium Calculations

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	01.00
*Total Premium	(Rs.)	3,189.36

*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	14,000.00	1,68,000.00	ANYWHERE	Engineering	NA	157

	Workers			IN GUJARAT--- ----GUJARAT-- AHMEDABAD- -382120	workshop & Fabrication works (up to 9 meters)		
2	Unskilled Workers	12,500.00	3,00,000.00	ANYWHERE IN GUJARAT--- ----GUJARAT-- AHMEDABAD- -382120	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
2	Unskilled Workers	12,500.00	3,00,000.00	ANYWHERE IN GUJARAT--- ----GUJARAT-- AHMEDABAD- -382120	Plumbers excl well sinking	NA	349
1	Skilled Workers	14,000.00	1,68,000.00	ANYWHERE IN GUJARAT--- ----GUJARAT-- AHMEDABAD- -382120	Electrical Engineers (not manufacturers) Installation and repair of plant, fittings and Appartus incl. wireless, telephone and telegraph	Work in generating stations, cinemas, factories, theaters, music halls, public halls and similar buildings and roofs of railway station over 9 metres height or where any unit is handled exceeding 12.7 Kilogram in weight	130A
2	Unskilled Workers	12,500.00	3,00,000.00	ANYWHERE IN GUJARAT--- ----GUJARAT-- AHMEDABAD- -382120	Electrical Engineers (not manufacturers) Installation and repair of plant, fittings and Appartus incl. wireless, telephone and telegraph	Work in generating stations, cinemas, factories, theaters, music halls, public halls and similar buildings and roofs of railway station over 9 metres height or where any unit is handled exceeding 12.7 Kilogram in weight	130A
Total: 8			Total: 12,36,000.00				

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 06/04/2023.

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: 07AAACI7904G1ZP

IL GIC GSTIN Address : Fourth Parsavnath Capital Tower Bhai Veer Singh Marg, New Delhi New Delhi 110001

HSN/SAC code : 997139 - GENERAL INSURANCE SERVICES

"The stamp duty of Rs. 1.00 paid in cash or by demand draft or by pay order, vide Receipt/challan no. CSD52020224718 dated 04/11/2022."