

## Workmen's Compensation Insurance Policy

### What the Policy covers?

This Policy protects your liability as an employer for employment injury (including death) of any of your employees who is a 'workman' as defined under Workmen Compensation Act. The Policy provides cover for any insured employee who may sustain personal injury by accident or disease arising out of and in the course of his employment. The company will indemnify the insured against all sums for which the insured is held liable to pay to his employees under Workmen's Compensation Act, 1923, the Fatal Accidents Act 1855 and at Common Law and also, the costs and expenses incurred with the consent of the company in defending any claim for such compensation

### What the Policy does not cover?

The Company shall not be liable under this Policy in respect of: any injury by accident or disease directly attributable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power

The Insured's liability to employees of contractors to the Insured

Any liability of the Insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement

Any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party

### What can be additionally covered on payment of extra premium?

On extra premium-medical, surgical, and hospital expenses including the cost of transport to hospital for accidental employment injuries.

Liability in respect of diseases mentioned in Part C / schedule III of WC Act, on additional premium; which arise out of and in the course of employment.

### Duty of Disclosure

We rely on information that you provide while accepting your proposal for insurance cover. If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly & completely the questions

### How to claim?

In case of any event likely to give rise to a liability claim as described above, insurance company should be informed immediately. In case any legal notice or summons is received, it should be sent to the insurance company.