

**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			
1	<b>INSURED DETAILS</b>				
	<b>Name</b>	Annapurna Cotton Impex			
	<b>Additional Insured Name</b>	NA			
	<b>Mobile Number</b>	8055565559			
	<b>Email ID</b>	annapurnacotex@yahoo.co.in			
	<b>Industry</b>	Cotton Ginning			
	<b>Business/Profession</b>	GINNING & PRESSING			
	<b>Registered Address</b>	Warla Road,Sendhwa Barwani , SENDHWA S.O , BARWANI , MADHYA PRADESH , 451666			
	<b>Communication Address</b>	Warla Road,Sendhwa Barwani , SENDHWA S.O , BARWANI , MADHYA PRADESH , 451666			
	<b>PAN</b>	AAVFA6604K	<b>GST</b>	23AAVFA6604K1Z8	
2	<b>INSURANCE DETAILS</b>				
2.1	<b>Policy Number</b>	2712/00138667/000/00		<b>Policy Period</b>	
				<b>From</b>	00:01   07/04/2023
	<b>Previous Policy Number</b>	NA		<b>To</b>	23:59   06/06/2023
2.2	<b>Estimated Total Salaries,Wages and Other Money Earnings (INR)</b>	1,50,000			
2.3	<b>Scope of Cover</b>	Table A			
2.4.1	<b>Coverage Details/Law Applicable</b>	Employee compensation Act 2010 (as amended from workmen's compensation Act 1923), Fatal Accidents Act, 1855 and Common Law			
2.4.2	<b>Principal for the project</b>	NA			
2.5	<b>Classification Codes</b>	106 , 106			
2.6	<b>Endorsement Numbers</b>	NA			
2.7	<b>Extensions</b>	Medical Expense Limit Opted : INR 2,00,000 Medex Aggregate Limit : Not Selected Medex Aggregate Limit Per Person : Not Selected			
2.8	<b>Specific Exclusions</b>	<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"> <li>Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or</li> <li>Coronavirus (COVID-19) including any mutation or variation thereof; or</li> <li>Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.</li> </ul> <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	<b>DETAILS OF PREMIUM AND CO-INSURANCE</b>				
	<b>Payment Receipt</b>	PY000003281944	<b>CGST (9%)</b>	INR 0	
	<b>Payment Date</b>	06/04/2023 11:22:55	<b>SGST (9%)</b>	INR 0	
	<b>Net Premium</b>	INR 2,188	<b>IGST (18%)</b>	INR 394	
	<b>Co-Insurance</b>	NOT APPLICABLE	<b>Kerala Cess(1%)</b>	INR 0	
			<b>Total Payable Premium</b>	INR 2,581	
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
	4	Skilled & Unskilled Employees	15000		Warla Road,Sendhwa Barwani (MP).451666
	1	Commercial Traveller	15000		Warla Road,Sendhwa Barwani (MP).451666

4 INTERMEDIARY DETAILS			
<b>Intermediary Name</b>		JAINUINE INSURANCE BROKERS PRIVATE LIMITED	
<b>Intermediary Code</b>		200149210153	<b>Contact Number</b> 9850049400

5 COMPANY DETAILS			
<b>GSTIN</b>	27AABCC6633K1ZJ	<b>SAC CODE</b>	997139
<b>GST Invoice Number</b>	2712001386670000	<b>SAC Description</b>	<b>Description: Other non-life insurance services (excluding reinsurance services)</b>
<b>Branch Address</b>	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.			
<b>Place : Chennai</b>	for Cholamandalam MS General Insurance Company Limited,		
<b>Date : 06 April 2023</b>	 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 4. Work involved in live Transmission & Distribution lines are absolutely excluded from scope of cover

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
	Warla Road,Sendhwa Barwani (MP).		SENDHWA S.O	BARWANI	MADHYA PRADESH	451666

7 SPECIFIC CONDITIONS / WARRANTIES	
	<p>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</p> <p>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.</p> <p>3. All contractors &amp; sub contractors employees are not covered unless they are declared in the proposal form or endorsed from time to time</p> <p>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.</p> <p>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</p> <p>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</p> <p>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</p>

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 Act1991), 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.

20	Fire crackers manufacturers.
21	Excluding Liability arising from compressed air sickness unless specifically opted under the policy.
22	Excluding injury or death due to war or war like operations, act of terrorism, radioactive contamination, nuclear and allied perils.
23	Injury or death due to intoxication &/or under influence of alcohol & drug abuse is excluded
24	Adequate safety measures to be followed while working on site. Willful act or negligence is excluded.

### GRIEVANCE REDRESSAL

1	In the event of the Insured being aggrieved by
	(a) Any partial or total repudiation of claims by an insurer
	(b) Any dispute in regard to premium paid or payable in terms of the Policy
	(c) Any dispute on the legal construction of Policy in so far as such disputes relate to claims
	(d) Delay in settlement of claims
	(e) Non-issue of any insurance document to customers after receipt of premium,
	wherever permissible subject to provisions of Redressal of Public Grievances Rules, 1998 approach the Insurance Ombudsman having jurisdiction for appropriate relief.
2	If the company shall disclaim liability to the Insured or any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of suit in a court of law, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
3	The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
4	The Company shall not be bound to issue any renewal notice nor shall be bound to accept the renewal premium there under.
5	No interest shall be payable by the Company in respect of any claim under this Insurance where the interest payment is imposed on the Insured by virtue of any delay whatsoever from Insured's side. For avoidance of any doubt, Company remains liable to pay any interest amount where there is a delay from Company's side

### CLAIM INTIMATION / MECHANISM OF GRIEVANCE REDRESSAL

1	As an esteemed customer of our Company, You can contact us to register complaint/ grievance, if any including servicing of Policy, claims etc. with regard to the insurance of Policy issued to you. The contact details of our office are given below for your reference.
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### Contact Information

Cholamandalam MS General Insurance Company Limited  
HO: Dare House 2nd Floor, No. 2 NSC Bose Road, Chennai – 600 001.  
Toll Free: 1800 208 5544  
SMS: "CHOLA" TO 56677 \*(Premium SMS charges apply)  
Email –customercare@cholams.murugappa.com  
Web site: www.cholainsurance.com

First level: Your contacting customercare@cholams.murugappa.com and our response within 10 days

Escalation level-1: manager.customersupport@cholams.murugappa.com and our response in next 08 days

Escalation level-2: head.customersupport@cholams.murugappa.com

**For Complaints**  
If you have not received any reply from us within 3 days from the date of lodgement of complaint or If you not satisfied with the reply of the Company, you can contact the IRDA Grievance Call Center at the toll free no. 155255 or email at [complaints@irda.gov.in](mailto:complaints@irda.gov.in) for registering the grievance or the nearest Insurance Ombudsman, whose addresses are mentioned below:

Ombudsman office details - <http://ecoi.co.in/ombudsman.html>

Forming part of the Policy No.PINS27120000004429

UIN: IRDAN123CP0083V01201819

Call Toll Free: **1800 208 5544** | SMS **CHOLA** to 56677 | Visit **www.cholainsurance.com** | Email **customercare@cholams.murugappa.com**

Disclaimer: The Company may contact you for matters related to your policy or to provide details of products & services offered. To opt out from the facility, please register under Do Not Call section on our website.