

Workmen's Compensation Insurance

Why Workmen's Compensation Insurance Cover?

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.

What is Covered?

This 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. Raheja QBE will indemnify the Insured against all sums for which he/she is held liable to pay to his/her employees under Workmen's Compensation Act, 1923, the Fatal Accidents Act 1855 and at Common Law and also, the costs and expenses incurred with our consent in defending any claim for such compensation.

What is Not Covered?

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; and
- ▶ 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?

- ▶ 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, which arise out of and in the course of employment

Please contact Raheja QBE officials for details.

What will be the Maximum Compensation Payable?

The maximum compensation payable is upon the following scale (as per W.C. Amendment Act 2000)

1. Fatal Injury - Rs.4,57,080
2. Permanent Total Disablement - Rs.5,48,496
3. Permanent Partial Disablement - According to incapacity caused
4. Temporary Disablement - Rs.2000 per month up to a period of 5 years



What to Do in the Event of a Claim?

- ▶ Ensure first-aid/medical help for the injured employee
- ▶ Inform incident to public authorities if required
- ▶ Inform incident to us as soon as possible. You will be provided with advice on the procedure to follow. You may:
 - call Raheja QBE Call Centre on Toll Free No: 1800-102-7723; or
 - notify claim by email to claims@rahejaqbe.com; or
 - report claim on Raheja QBE's website: www.rahejaqbe.com; or
 - send Letter or Fax to Raheja QBE office
- ▶ Raheja QBE will depute an IRDA licensed surveyor to attend to the loss
- ▶ Please provide necessary assistance to surveyor or company officials for finalization of loss
- ▶ Please furnish required documents and any clarifications that may be sought

What You Must Not Do in the Event of a Claim?

You must not:

- ▶ admit liability if an incident occurs which is likely to result in someone claiming against you;
- ▶ make any admission of guilt or promise or offer of payment in connection with any such claim, unless we first agree in writing. This applies to you or any other person making a claim under this Policy.

Dispute Resolution

Raheja QBE will take all steps to settle your claim in accordance with Policy terms and conditions. However, since the Policy does not cover all eventualities, there may be disagreement on settlement of the claim.

For resolution of such disputes Raheja QBE has developed an elaborate Grievance Redressal mechanism.

At your request, the claim will be considered afresh by the Grievance Committee of Raheja QBE. If you are not satisfied with the decision of the Grievance Committee you may refer your case to the Insurance Ombudsman. Please call Raheja QBE offices to ascertain if you are eligible for such a reference.

Product Information Statement

This Product Information Statement is intended to facilitate an easier understanding of the policy terms and conditions. It gives a summary of the significant benefits and risks associated with this product. The Policy represents the legal contract between you and Raheja QBE General Insurance Co. Ltd and should be seen for complete details.

If you need any clarification on coverage please call your nearest Raheja QBE office or your insurance advisor.



RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

Commerz, 10th Floor, International Business Park, Oberoi Garden City,
Western Express Highway, Goregaon East, Mumbai 400 063, India

Tel: 91-22-4231-3888 Fax: 91-22-4231-3777 www.rahejaqbe.com email: info@rahejaqbe.com

Important Note:

The details furnished above are only a summary of product features and do not describe the entire terms, conditions and exclusions on the Policy. For further details or clarifications on the Policy contact Raheja QBE officials or your insurance advisor. We shall be pleased to furnish further details.

Insurance is the subject matter of solicitation.