

The employers' legal liability under the W.C. Act to pay compensation to employees not covered under E.S.I. Act for bodily injury or disease sustained / contracted out of and in the course of employment is covered by this policy. Liability to employees under Indian Fatal Accident Act 1855 and at Common Law is also covered under the policy.

The policy also covers the costs and expenses incurred with the consent of the company in defending any claim for such compensation.

Plan Coverage

- ✓ Death
- ✓ Permanent total disablement
- ✓ Permanent partial disablement
- ✓ Temporary disablement
- ✓ Legal costs and expenses incurred with the company's consent

Extensions

- ✓ Actual medical, surgical and hospital expenses including the cost of transport to hospital for accidental employment injuries
- ✓ Any compensation for diseases mentioned in Part 'C' of Schedule III of the Workmen's Compensation Act, 1923, which arise out of and in the course of employment

Exclusions

- ✓ Any injury which does not result in fatality or partial disablement for a period exceeding 3 days
- ✓ The first 3 days of disablement where the total disablement is less than 28 days
- ✓ Any non-fatal injury caused by any accident directly attributed to:
 - Influence of drinks or drugs
 - Willful disobedience of an order for securing safety to the workman
 - Willful removal or disregard of a safety guard device
- ✓ War group and nuclear group of perils
- ✓ Liability to employees of contractors of the Insured (unless separately declared and covered)
- ✓ Liability of the Insured assumed under an agreement
- ✓ Diseases mentioned in Part 'C' of Schedule III of the Workmen's Compensation Act, 1923
- ✓ Any change in statute provisions after the policy has commenced