



IFFCO TOKIO GENERAL INSURANCE COMPANY LIMITED

Workmen's Compensation Policy


For

DOON INFRASTRUCTURE

Period of Insurance: 06/03/2025 To 05/03/2026

Policy No: 43356883



	IFFCO-TOKIO General Insurance Company Limited Regd. Office: IFFCO SADAN, C1 Distt Centre, Saket, New Delhi-110017 Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106 Workmen's Compensation Policy Schedule CUM TAX INVOICE			Issuing Office	SBU	79
				IFFCO TOKIO GEN INSU. CO. LTD. 1st Floor, Minerva Complex, Rai Market Ambala Cantt AMBALA HARYANA 133001 INDIA GSTIN : 06AAACI7573H1ZG General insurance Service :9971 Phone No: Intermediary No: 79001469 Intermediary Name: AAVIK INSURANCE BROKERS PRIVAT Intermediary Mobile No: NA		
Insured	DOON INFRASTRUCTURE			Policy Invoice No	1-50JUSPB5	
Address	5A, WEST REST CAMP, DEHRADUN			Policy No	43356883	
Phone #	DEHRADUN UTTRANCHAL INDIA			Date Of Declaration		
		Pin Code	248001	Period of Insurance		
	XXXXXXXX913	CKYC #	XXXXXXXX	from 00.00 hours on	06/03/2025	
State code	05	GSTIN	05AAFFD7692C1ZI	To Mid Night on	05/03/2026	
State	UTTRANCHAL	Country	INDIA			
Nature of Work	Notification of Award for Package No. 08/BR/RFB-EPC/UGRIDP/2023 for Construction of 150M Span Double					
Place of Employment	Daluwala-Lalwala- Dhanauri Motor Road in District Haridwar in the state of Uttarakhand					
Classification	Road paving, Tarring and Road making					

Premium Details					
Gross Premium (Taxable Value)	Rs. 8177.40	Net Premium Payable (Total Invoice Value)	Rs . 9649.33		
	CGST	SGST	UGST	IGST	CESS
Percentage (%)				18	0
Amount (Rs.)				1471.93	0

"We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."

Disclaimer - "The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client/ Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML/ CFT. In case, if any discrepancy is found in KYC Verification of the Client/ Policyholder, it is agreed by the Client/ Policyholder to complete/ rectify the discrepancy found in the KYC documents/information for the generation of CKYC Number, failing which the policy will be considered ineffective/suspended/ cancelled and no claim will be payable under this Insurance Policy."

"In case this policy is cancelled for any reason before 31st October of the following year, the refund calculated as per terms of the policy along with corresponding amount of GST would be refunded. However, in case this policy is cancelled beyond the said date (31st October of the following year), only the refund calculated as per terms of the policy would be refunded and any GST amount would NOT be refunded owing to the restrictions prescribed under the GST law."

However, an unregistered GST customer can apply for refund of the GST amount from the government directly in FORM GST RFD-01 (along with relevant documents), within the prescribed timelines as per Circular No. 188/20/2022-GST dated 27/12/2022".

Category of Employee	Total Workers	Estimated Total Wages And Salaries And Others
Unskilled	5	1440000
Semi-skilled	5	1620000



Category of Employee	Total Workers	Estimated Total Wages And Salaries And Others
Skilled	18	7776000



Additional Clauses/Endorsements/Other Details, if any	<p>Number of workers : 28 Unskilled : 5 (Monthly wages : 24000/- per worker) Sem-skilled : 5 (Monthly wages : 27000/- per worker) Skilled : 18 (Monthly wages : 36000/- per worker) *</p> <p>Nature of work : Road paving, Notification of Award for Package No. 08/BR/RFB-EPC/UGRIDP/2023 for Construction of 150M Span Double lane Motor Bridge over Ratmau River in Daluwala- Lalwala-Dhanauri Motor Road in District Haridwar Risk location : Daluwala-Lalwala- Dhanauri Motor Road in District Haridwar in the state of Uttarakhand Policy period : 12 Months. *</p> <p>Contractor/sub-contractor are covered Medical Extension Benefit Not Covered Occupational Diseases Not Covered Compressed air diseases are not covered Terrorism Cover Not Covered No Cover for underground/tunnel Activities. Warranted that no underground work and/or blasting is carried out at the work site. *</p> <p>All other terms and conditions as per ITIG's Standard WC Policy wordings</p>
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The Policy is subject to following endorsements – Endorsements No/ Endorsements Wordings

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<p>The policy is subject to the following warranties/conditions/definitions</p> <ol style="list-style-type: none"> 1. Coverages of employees should be as per The Indian Employee's Compensation Act. 1923 2. Wage and attendance register must be maintained. 3. Contractor/Sub Contractor are covered subject to wage declaration under the policy 	
<p>The Coverage is as per policy wordings/Endorsements/Clauses attached with policy schedule. Please go through Workmen's Compensation Policy and in case of discrepancy, Please inform us. Please go through the Policy and in case of any discrepancy, please inform us.</p>	
<p>Service Tax No: AAACI7573HST001</p> <p>Toll Free : 1-800-103-5499 ; Other : (0124) 428-5499 ; SMS "claim" to 56161 Policy Issuing Office: Delhi Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi.</p>	<p>CIN No.: U74899DL2000PLC107621</p> <p>For IFFCO-TOKIO General Insurance Co. Ltd</p>

For quick access to policy services and claim intimation & settlement kindly download our customer application from -

<https://play.google.com/store/apps/details?id=com.iffcotokio.CustomerApp> or <https://apps.apple.com/in/app/iffco-tokio-customer/id1346469176?platform=iphone>

Or Call our toll free number – 1 800 103 5499.

To download CIS (Customer Information Sheet) click <https://www.iffcotokio.co.in/portal-content/pdf/cis-wcp.pdf>



Workmen's Compensation Insurance - Policy Wordings

Employee's Compensation Act 1923, Indian Fatal Accidents Act 1855, Common Law

WHEREAS the Insured carrying on the Business described in the Schedule and no other for the purpose of this insurance by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the IFFCO TOKIO GENERAL INSURANCE CO.LTD. (Here in after called The Company) for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance.

NOW THIS POLICY WITNESSETH that if at any time during the period of Insurance any employee in the Insured's immediate service shall sustain personal injury by accident or disease arising out of and in the course of his employment by the Insured in the Business and if the Insured shall be liable to pay compensation for such injury either under: The Law(s) set out in the Schedule or at Common Law then subject to the terms exceptions and conditions contained herein or endorsed here on the Company will indemnify the Insured against all sums for which the Insured shall be so liable and will in addition be responsible for all costs and expenses incurred with its consent in defending any claim for such compensation.

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation thereof this Policy shall remain in force but the liability of the company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.

EXCEPTION

The Company shall not be liable under the Policy in respect of:

- a. 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 or military or usurped power.
- b. The Insured's liability to employees of contractors to the Insured.
- c. Any liability of the insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- d. Any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party

CONDITIONS

1. This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear
2. Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company.
3. The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations
4. In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible give notice thereof to the Company with full particulars. Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on



Terrorism Damage Exclusion Warranty

Terrorism / Terrorist Incident of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss is not covered

Terrorism / Terrorist Incident: Means any actual or threatened use of force or violence directed at or causing damage,

Communicable Disease Exclusion Clause:

1. Notwithstanding any provision, clause or term to the contrary, this policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
 - 1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and
 - 1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.
2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
 - 2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of bodily functions, systems or organs, and
 - 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
 - 2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal.
 - 2.4 the disease, substance or agent is such:
 - 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
 - 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.



3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected

shall not be covered by this policy.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this policy that is affected by such Communicable Disease.
5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this policy that would otherwise be excluded through the exclusion set forth in this clause.
6. If the Insurer alleges that by reason of this clause, any amount is not covered by this policy, the burden of proving the contrary shall rest with the Insured.