

Employee Benefits

• Coverage of Employee benefit as per the Government of India Policy/Terms & Conditions due to 1601
• Salary & Allowances remain as per the Government of India Policy/Terms & Conditions
• Incidence of death or marriage, caused directly or indirectly as a result of any infectious or contagious disease, pandemic, epidemics as declared by WHO and ILO
• Incidence of Death or Marriage as per the Government of India Policy/Terms & Conditions
• The Coverage is as per the Readiness, Readiness - Environment - Diseases mentioned in the Policy Schedule. Please go through Government's Compensation Policy and in case of Discrepancy, please refer to
Government of India Policy/Terms & Conditions
Total Premium : ₹ 1,00,000/- Other : ₹ 1,21,428,449/- BML "Vishnu" is 50/50
Policy Issuing Office : BML
Complaints: During Policy, disseminated as per the order of Dissemination of National Capital Territory of Delhi

Buildings and other structures owned like Domes, Bridges etc. (incl. Construction, Etc.) Building and Landscaping	
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Description Of Employees	Medical Expenses
1st - \$65,000	\$6000
All above \$65,000	10000
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Jurisdiction of Court and Area of Coverage will be India (Or)	
*Occupational diseases are not covered	
*No dependents of employees are not covered	
*Compensated air disease are not covered	
*Tumours are not covered	
*All employees should be covered without any distinction under group or description	
*Subscriptions are covered under this policy only if the names of insurance & Risk Commander are mentioned in the policy	
*Medical expenses research - Nil	
*Policy excludes whether having been under the influence of alcohol or drugs in any other form.	
*Policy excludes certain insurances by the written of order and also expenses given to recover the safety of whether in all safety problems should be immediately used during working in the program	
*The change includes or replacement in accordance the policy period insurance references to the insurer consequently all else cover will be void	
*The total number of employees mentioned and the numbers of insurance against his designation mentioned should not exceeded at any moment and it is exceeding the same insurer intersects the insure and premium should be immediately	
*EMC-Employees are not covered	
*An other terms and conditions as per FIDIS & Standard IC GCRIS 2014	
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Agent Name & Telephone No.:	NAVIN INSURANCE BROKERS & PRIVATE LIMITED

<p>Employment arrangements at the end of:</p> <p>1. The service charge, wages and salaries due under the employment conditions prior to date and the payment including overtime, value of board meals, lodgings, travelling expenses or other perquisites payable or payable by third parties, received by the employee from his employer in consequence of his employment and/or in respect of being dismissed therefrom. These items in all instances include any resulting allowances or in the case of any resulting deduction in a contribution covering the amount of a deduction made by any person in respect thereof in any part of a contribution to cover any social insurance levied on him by the state of the employment. The deductions made by reason of respect of any contribution paid by employee in consequence of deduction of pension funds in accordance therewith.</p> <p>2. Termination Damage (Termination Benefits)</p> <p>Termination damage consists of whatever losses directly or indirectly caused by, resulting from or in connection with any act of omission or negligence of any other cause or event constituting conduct or in any other respects of the kind as is mentioned.</p> <p>Termination Damage (Termination Benefits) - means any action or inaction or any act or omission directed at or causing damage, loss, harm or disruption or the commission of an act, omission or conduct in a present, future or prospective relationship with the person in question irrespective of preceding actions, other agreements, policies, terms or specific contracts, whether such losses are general or specific. Reference to future conduct shall be construed as relating to persons, persons and firms who have entered into a relationship between themselves and the individual, which shall be considered as continuing activity. Termination damage includes any act, which is omitted or recognized by the relevant Government as an act of terrorism.</p>
