

Reference No.: W456716557

Date: Aug 22, 2025

Dispatch Advice Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find attached herewith 4010/404973399/00/000 which has been issued based on the details furnished to us on 21-Aug-2025 as per attached format by the following insured:

PERFECT HOUSE PVT LTD. 2ND FLOOR, KAVYA AURA BUILDING, BEHIND ROSEWOOD HOTEL, TULSIWADI TARDEO, MUMBAI, MAHARASHTRA, 400034 **MUMBAI** MAHARASHTRA - 400034

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes/rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your application.

Your original policy will be handed over to you shortly by your Relationship Manager/ Agent/ Broker. In case you don't receive it within 10 days, please mail us at info@icicilombard.com stating the policy number.

Thank you once again and look forward to a lasting relationship.

Authorised Signatory

ICICI Lombard General Insurance Company Ltd.

Mumbai - 400 064

HIN

Alternate no: 86552 22666 (chargeable) E-mail : customersupport@icicilombard.com Website : www.icicilombard.com



Reference No.: W456716557

Date: Aug 22, 2025

PERFECT HOUSE PVT LTD. 2ND FLOOR, KAVYA AURA BUILDING, BEHIND ROSEWOOD HOTEL, TULSIWADI TARDEO, MUMBAI, MAHARASHTRA, 400034 MUMBAI MAHARASHTRA - 400034

Risk Assumption Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find attached herewith Policy No. 4010/404973399/00/000 which has been issued based on the details furnished to us on 21-Aug-2025

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes / rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your application.

Thank you once again and look forward to a lasting relationship.

Authorized Signatory

ICICI Lombard General Insurance Company Ltd.

Mumbai - 400 064

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EMPLOYEE'S COMPENSATION INSURANCE

Part 1 of the POLICY SCHEDULE

Policy No.	4010/404973399/00/000			
Issued at:	MUMBAI - ANDHERI TELI GALI			
Name of the Insured:	PERFECT HOUSE PVT LTD.			
Address of the Insured:	2ND FLOOR, KAVYA AURA BUILDING, BEHIND ROSEWOOD HOTEL,			
	TULSIWADI TARDEO, MUMBAI, MAHARASHTRA, 400034, MUMBAI,			
	MAHARASHTRA - 400034			
Period of Insurance:	From: 21-Aug-2025 00:00 Hours To Midnight of 20-Feb-2026			
Total Sum Insured:	₹ 18,00,000.00			
UIN:	IRDAN115CP0017V02201920			
	Intermediary Code: 200937905685			
Intermediant Detailer	Intermediary Name: DHRUV SAMEER SHAH			
Intermediary Details:	Intermediary Contact: 9820129565			
	Intermediary E-mail ID: sameer@instainsure.in			
HR Details	HR Contact Number: 9820129565			
nk Details	HR Email Address: sameer@instainsure.in			

1.Premium Calculations:				
Premium	₹ 4,343.00			
Stamp Duty	₹ 2.00			
CGST	₹ 390.87			
SGST	₹ 390.87			
IGST	₹ 0.00			
UGST	₹ 0.00			
Total GST	₹ 782.00			
Total Premium*	₹ 5,127.00			

^{*}Premium value mentioned above is inclusive of taxes applicable

2. No. of lives: 10

3.Details of employees to be insured:

Estimated Number of Employees	of	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
10	Workers	30000	1800000	Anywhere in India	Engineering workshop & Fabrication works (up to 9 meters)	NA	157
Total: 10			Total : ₹ 1800000				

4. Scope of cover

Main Coverage:	EC Liability Cover Table 'A'
Extensions	
Per Person Limit Only	Medical Extension is covered upto ₹25,000.00 per person for the policy period



Covera	ages:
1	Engineering workshop & Fabrication works (up to 9 meters):
2	Entry age limit:As per WC Act
3	Medical Extension is covered upto INR. 25000 per person for the policy period.
4	Nil Claims in Expiring policy
5	No. of lives: 10
6	Policy for Table A only
7	Policy is issued on unnamed basis.
8	Risk Classification code: 157
9	Sub Contractors are Covered
10	Risk Location Address:2nd Floor, Kavya Aura Building, Behind Rosewood Hotel, Tulsiwadi Tardeo, Mumbai,
	Maharashtra, 400034,,MUMBAI,400034,MAHARASHTRA,INDIA,,Anywhere in India

Exclus	ions:
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	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.
3	SUBAQUEOUS WORK (UNDERWATER WORK).
4	QUARRIES, WHERE EXPLOSIVES ARE USED.
5	CONTRACTORS ENGAGED EXCLUSIVELY IN WRECKING OR DEMOLITION OF BUILDING AND/OR SCRAP
	METAL MERCHANTS.
6	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.
7	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.
8	FIRE BRIDGES OTHER THAN THOSE FORMED PRIVATELY FOR LOSS PREVENTION PURPOSES.
9	SERVICE IN ANY KIND OF ARMED FORCES (INCLUDING, BUT NOT LIMITED TO MILITARY, POLICE, SECURITY
	SERVICES).
10	OPERATION OF RAILWAYS, OTHER THAN SIDINGS.
11	EMPLOYEES EMPLOYED ON A PERMANENT BASIS IN USA AND/OR CANADA.
12	PROFESSIONAL SPORTS TEAM.
13	FIRE CRACKERS MANUFACTURING ACTIVITY
14	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, OR ANY EXPLOSIVES. (B) GASES AND/OR AIR UNDER
	PRESSURE IN CONTAINERS. (C) BUTANE, METHANE, PROPANE, AND OTHER LIQUEFIED GASES. (D)
	CELLULOID AND PYROXYLIN. (E) PETROCHEMICALS AND ALSO CHEMICALS OF A TOXIC (AS DEFINED UNDER
	INDIA?S PUBLIC LIABILITY ACT 1991), NOXIOUS, EXPLOSIVE AND/OR HIGHLY FLAMMABLE NATURE. (F)
	ASBESTOS AND/OR ASBESTOS PRODUCTS. (IT IS UNDERSTOOD AND AGREED, HOWEVER, THAT THE
	STORAGE, TRANSPORT AND/OR HANDLING IF ANY OF THE SUBSTANCES ABOVE MENTIONED OTHER THAN
	F) WHICH IS MERELY INCIDENTAL TO THE OPERATION AND/OR TRADE OF THE INSURED NOT OTHERWISE
	EXCLUDED, IS COVERED.)
15	LOSSES SUFFERED ON OR IN CONNECTION WITH OFFSHORE RIGS.
16	ANY COMPENSATION IN MEDICAL EXTENSION EXPENSES IF THE INJURED IS HOSPITALIZED FOR MORE THAN
	12 MONTH DUE TO AN ACCIDENT AS PER THE COVERAGE OPTED IN WC POLICY
17	PANDEMICS/EPIDEMICS AS DECLARED BY WHO AND / OR GOVERNMENT OF INDIA

Nature of work/activity		
Policy type:	Unnamed	
Entry age limit	As per EC Act	
Policy cover	Table A	

Subject otherwise to terms and conditions of Employee's Compensation Insurance Policy

Signed for and on behalf of the ICICI Lombard General Insurance Company limited, at Mumbai on this date Aug 22, 2025. The Policy shall stand cancelled ab initio in the event of nonrealization of premium.

IRDA Reg. No. 115 Mailing Address: 601 & 602, 6th Floor, Interface 16, New Linking Road, Malad (West) Mumbai - 400 064

ICICI Lombard General Insurance Company Limited CIN: L67200MH2000PLC129408 Registered Office Address: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

UIN : IRDAN115CP0017V02201920 Toll free no: 1800 2666

Alternate no: 86552 22666 (chargeable) : customersupport@icicilombard.com E-mail Website : www.icicilombard.com

EMPLOYEE'S COMPENSATION INSURANCE



Authorised Signatory

ICICI Lombard General Insurance Company Ltd.



Click here or scan the QR code to view the Customer Information Sheet (CIS). It provides an overview of the policy features, service and claim processes, as well as other important terms.

GSTIN Reg. No: 27AAACI7904G1ZN

IL GIC GSTIN Address: 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

HSN/SAC code: 997139 GENERAL INSURANCE SERVICES

The stamp duty of ₹ 2 paid in cash or by demand draft or by pay order, vide Reciept/challan no. CSD4920251428 dated Apr 24, 2025.

Scan here for the Policy Terms and Conditions



Alternate no : 86552 22666 (chargeable) customersupport@icicilombard.com E-mail Website www.icicilombard.com



TAX INVOICE

(ORIGINAL FOR RECIPIENT)

Name of the Customer : PERFECT HOUSE PVT LTD.

Address of the Customer: 2ND FLOOR, KAVYA AURA BUILDING, BEHIND ROSEWOOD HOTEL, TULSIWADI TARDEO,

MUMBAI, MAHARASHTRA, 400034 INDIA MAHARASHTRA MUMBAI PIN - 400034 - 400034

GSTIN/ Unique Id of registered recipient: 27AABCP9708L1ZY

Invoice Number	1008251915204	ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED		
Policy Number	4010/404973399/00/000	Bill from Address (IL 11th floor, A wing, Unit no.1111,1112 an		
		GSTIN Address) 1113, Kanakia WallstreetChakala,		
		Andheri Kurla road, Andheri(East),		
			Mumbai 400093, Maharashtra, 400093	
Invoice Date	21/08/2025	GSTIN	27AAACI7904G1ZN	

Sr.	No	Particulars	PAN	SAC Code of service	Amount (₹)
1		GENERAL INSURANCE SERVICES	AAACI7904G	997139	4343

Total value of services (Premium Value without Tax) (₹)	4343

Sr No.	Applicable taxes	Rate of applicable taxes (%)	Tax Amount (₹)
1	CGST	9	390.87
2	SGST	9	390.87
3	IGST	0	0
4	UTGST	0	0
	781.74		
	No		
	0		
	5124.74		

Place of Supply: MAHARASHTRA

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.