

GROUP PERSONAL ACCIDENT INSURANCE POLICY

- 1.0 All employees are covered under the Group Personal Accident Insurance Policy, from their date of joining.
- 2.0 This policy covers all employees on a 24 hours basis throughout the world against death or disablement arising out of accident only. In case of death, the total sum assured is paid to the family. In case of disablement, a certain percentage of the sum assured is payable as per the insurance policy.
- 3.0 This is an exclusive employee insurance coverage and no family members are covered.
- 4.0 Employees who cease to be in employment of the Company are excluded from coverage under this policy one month from the date of separation.
- 5.0 In case of accident, the employee / family members have to furnish all details with necessary documents in support of the claim in order that the same may be lodged with the Insurance Company.
- 6.0 The insurance coverage in case of accidental death or permanent total disablement is as under.

Bands	All places except the State of J&K	In J&K
IX B & above	25,00,000	25,00,000
VI, VII, VIII & IX A	20,00,000	20,00,000
IV & V	18,00,000	20,00,000
III & below	7,00,000	20,00,000

- 7.0 Permanent or partial disablement will be compensated by insurance company at certain percentage of the sum assured as per the Insurance policy guidelines and schedule.
- 8.0 The Insurance Department at Head Office monitors this policy and all claims need to be sent to the Head Office for their settlement.

- 9.0 IT Coordinators on rolls of HBT and placed at HCC Project Sites will continue to be governed by the HCC Group Personal Accident Insurance Scheme.

End of Document

For HIGHBAR TECHNOCRAT LTD.



Arijit Dey
HR - Head