



LISTEN WELLNESS

Business Plan



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I. EXECUTIVE SUMMARY

Business Overview

Listen Wellness, a mental health consulting organization, specializes in Employee Assistance Programs (EAPs) specifically designed for the manufacturing workforce of India. We aim to improve workplace mental health by providing culturally sensitive, accessible, and comprehensive mental health services. Our motto, "*Where Wellness Begins with Listening*," reflects our dedication to providing a safe space where employees feel heard, valued, and empowered.

Target Customers

Our direct customers are industries and manufacturing plants in Gujarat. Manufacturing companies purchase our services for their employees to increase their wellbeing and productivity. We serve small and medium-sized organizations that want to achieve a more healthy and productive work environment.

Our Services

We offer a comprehensive range of services which includes wellness assessments, customized EAP designs, individual and group counseling, workshops, crisis management, and follow-up services. Our pricing structure – Basic, Standard, and Premium, ensures affordability and relevance for customers based on the organizational size and needs.

Ownership and Leadership

Listen Wellness is founded and owned by Dhvani Modi, a passionate CEO with a Master's degree in Industrial & Organizational Psychology from NYU. Her expertise and vision drive the company's focus on delivering innovative and impactful mental health solutions for an underserved workforce in India.

Future Outlook

Mental health awareness is increasing in India, and the role of mental health in the workplace is essential for employee productivity and performance. Thus, Listen Wellness will play an important role in enhancing employee well-being and becoming a leading EAP service provider in India.

Funding Needs and Plan

We seek funding of INR 50,00,000 (\$59,000) for operational expenditures such as employee salaries, marketing & sales costs, rent, and utilities. The funds will cover our expenses for the first year and ensure that our business operates efficiently. We will be able to make profits and generate consistent revenue within the first year and it will strengthen our foundation for the second year. We aim to repay the investment within three to five years.

II. COMPANY DESCRIPTION

Listen Wellness is an EAP consulting firm committed to improving the mental health and well-being of factory workers and employees working in the manufacturing sectors of India. We aim to improve workplace mental health by providing specialized solutions that empower employees and create a healthy work environment. Our services include conducting wellness assessments, monthly counseling sessions, mental health workshops, and crisis management support tailored to the employees' unique challenges.

Mission Statement

At Listen Wellness, we aim to transform workplace mental health in India's manufacturing industry by breaking down stigmas, delivering culturally relevant and accessible mental health solutions, and allowing factory workers to thrive in their personal and professional lives.

Goals & Objectives

Our mission at Listen Wellness is to become the leading provider of Employee Assistance Programs (EAP) in India's manufacturing sector. Our goal is to build long-term collaborations with factories across Gujarat. Within five years, we aim to move towards national expansion. By providing effective mental health solutions, we seek to achieve measurable results in employee well-being such as improved productivity, employee satisfaction, workplace engagement, and reduced employee turnover. Within our first year, we aim to work with at least 5 medium-sized manufacturing clients and implement our solutions. In the next two years, our goal is to create and implement three culturally appropriate EAP models that fit the specific needs of the manufacturing workforce. Our programs are intended to provide quantifiable outcomes, such as a 20% reduction in absenteeism, a 15% increase in employee satisfaction, and a 10% boost in productivity within one year of implementation for our partner firms.

Business Philosophy

Listen Wellness is created to revolutionize workplace mental health where we are guided to lead by empathy, creativity, and collaboration. We prioritize the importance of mental health support in the workplace that recognizes the unique needs of India's underrepresented workforce. Our

services are intended to be convenient, language-inclusive, and accessible. We focus on providing impactful results that generate measurable ROI for businesses while positively improving employees' lives. At our core, we believe that mental health is a fundamental human right that should be integrated into any organization's success plan.

Target Market

Listen Wellness aims to work with manufacturing companies in India, beginning with factories in Gujarat. We want to focus on sectors where factory workers frequently lack access to mental health services, such as the automotive, textile, food processing, and heavy equipment manufacturing industries.

Industry Overview

With increased awareness of mental health issues, India's mental health and well-being sector is expanding significantly. Despite making a significant contribution to India's GDP, the industrial sector is still underrepresented when it comes to access to mental health treatments. In the short term, businesses are becoming more aware of the connection between worker productivity and mental health, which is causing them to become more interested in wellness initiatives. With a shift toward digital and hybrid delivery methods, long-term trends indicate that mental health services may soon be widely accepted as normal practice in workplace wellness efforts. Listen Wellness can benefit from these advancements by providing scalable, culturally sensitive solutions that are specifically designed to meet the unique requirements of underserved manufacturing workers.

Strengths and Core Competencies

Listen Wellness brings a unique combination of strengths and core competencies.

Niche Focus: Our niche focus is specifically on factory workers and manufacturing employees, an underserved yet high-stress workforce who are in need of mental health support.

Cultural Sensitivity: We ensure that our programs are designed to address the unique cultural and social challenges faced by factory workers in India. We are deeply committed to reducing stigma around mental health and creating systemic change within organizations.

Leadership Expertise: Our team of Industrial & Organizational psychologists and certified counselors bring specialized knowledge in organizational psychology and mental health to design well-being programs and deliver impactful, measurable solutions.

Data-Driven Impact: We use metrics and feedback to measure program outcomes, refine our strategies, and deliver tangible ROI to employers.

Founder & CEO, Dhvani Modi is an Industrial & Organizational psychologist, with a deep understanding of employee well-being. With expertise in analyzing workplace behavior, developing effective strategies, and designing impactful mental health interventions, Dhvani Modi is committed to addressing the unique challenges faced by factory workers. Her experience and insights are integral to driving the success of Listen Wellness and creating meaningful strategies that foster healthier, more productive workplaces.

Legal Form of Ownership

Listen Wellness will be registered as a **Private Limited** Company as it offers several advantages.

1. Limited Liability Protection: A private limited company faces fewer financial risks such as shareholders' personal assets (such as home or car) are not at risk during financial difficulties. The company's debts and liabilities are separate and not the shareholder's responsibility.

2. Tax Benefits: Corporate tax rates are lower compared to tax rates for sole proprietors or partners. Tax deductions can be claimed for business-related expenses such as employee salaries, office rent, and operational costs, which overall reduces the taxes on income.

3. Flexibility in Ownership and Funding: A private limited company can easily raise capital by issuing shares or by bringing in partners. This creates the potential to attract investors, and shareholding partners, and offer stock options to employees. Thus, angel investors or venture capitalists are likely to invest in a private limited company.

4. Attracting Talent: A private limited company can attract and retain talent by offering comprehensive benefits such as health insurance and stock options.

5. Regulatory Compliance and Protection: Private limited companies are required to comply with strict regulations such as financial audits and annual returns which creates protection for both the company and the clients. Thus, it can attract employees and clients based on the legal company structure.

III. PRODUCTS AND SERVICES

Our Services

We offer a tailored range of mental health services for factory workers and manufacturing employees' unique needs. Our services aim to improve employee productivity, reduce stress, and create healthier workplaces.

1. Wellness Assessments: Our Industrial and Organizational psychologists will focus on conducting evaluations to identify employees' stressors, mental health challenges, and work-life balance. Using tools such as surveys, interviews, and workplace observation, these evaluations will provide specific areas to address the needs of factory workers.

2. Program Design: We assist businesses in creating an Employee Assistance Program (EAP) specifically suited to employees' needs and organizational goals. Developing a focused and successful program involves conducting needs assessments, examining workplace obstacles, and incorporating employee feedback. We aim to create strategies and interventions that integrate into the organizational culture and provide comprehensive mental health support.

3. Monthly Counseling Sessions: We provide individual and group counseling to ensure employees receive the support they need. Individual counseling offers one-on-one support for personal or professional issues, whereas group counseling focuses on team dynamics, shared challenges, and building a sense of collective support.

4. Mental Health Workshops: These quarterly group talks aim to identify systemic workplace challenges and promote open communication. Workshops are designed to address important themes such as stress management, conflict resolution, and resilience development to provide employees with practical tools to deal with workplace stressors.

5. Crisis Management Support: In case of workplace issues or emergencies, we offer immediate intervention and counseling. An emergency team will be sent during urgent events, such as workplace accidents or unexpected employee losses, to provide quick and effective assistance for affected workers.

6. Continuous Monitoring: We want to provide long-term success for our companies by regularly conducting feedback sessions with employees and employers to analyze the effectiveness of the program. We use data analytics to measure critical impact indicators such as staff retention, absenteeism, and productivity increases. Feedback from data analysis enables us to refine and improve our strategies to ensure long-term employee well-being.

Competitive Advantages

Our competitive advantages set us apart from other EAP services firms. Listen Wellness is a unique and effective solution provider in mental health services for India's manufacturing sector.

- **Cultural Sensitivity:** Keeping cultural sensitivity at the core of our program, we offer services that are specifically designed to address the mental health needs of India's diverse workforce by incorporating regional languages and respecting local customs.
- **On-Site Delivery:** With regular in-person visits by counselors and psychologists, our services aim to build trust and engage directly with employees.
- **Cost-Effective Solutions:** Our cost-effective solutions are designed to deliver measurable ROI at an affordable rate due to our competitive pricing structure.
- **Data-Driven Insights:** Utilizing data analytics provides employers with tools to track employee well-being progress and program outcomes which enables growth for continuous improvement.

Competitive Disadvantages

Despite our strengths, we recognize certain challenges that we may encounter.

- **Workforce Stigma:** Employees and employers may have misconceptions or negative attitudes toward mental health which may create resistance in accepting mental health support.
- **Employer Buy-In:** Convincing manufacturing companies about the long-term benefits of mental health initiatives on employee productivity and retention may take time and significant data-driven evidence.
- **Retention of Skilled Professionals:** In the initial stages, it may be difficult to attract and retain certified counselors and psychologists in regional areas.

Pricing Structure

Listen Wellness offers three-tiered pricing plans to provide flexibility and accessibility for manufacturing companies of different sizes and needs:

1. **Basic Plan (INR 5,000 / \$60 per employee per month)**

The basic plan includes essential mental health services such as wellness assessments and counseling employees during the quarterly focus groups to address employee well-being and workplace challenges.

2. **Standard Plan (INR 9,000 / \$100 per employee per month)**

The Standard Plan expands on the services offered in the Basic Plan by providing monthly individual and group counseling. This plan provides more personalized support to employees by conducting frequent sessions to deal with regular workplace challenges.

3. **Premium Plan (INR 15,000 / \$180 per employee per month)**

The premium plan offers more comprehensive support, such as crisis management, mental health workshops, and regular monitoring and follow-up services. It is designed to provide comprehensive mental health solutions and ongoing assistance to employees.

Add-On Services

Employers can request certain services for additional prices.

1. **Consultation:** INR 5,000 (with psychologists) or INR 10,000 (with CEO)
2. **Customized EAP Design:** INR 75,000–1,00,000 (one-time fee).
3. **On-Demand Workshops:** INR 35,000 per session.
4. **Additional Crisis Response:** INR 15,000 per incident.
5. **Leadership Training for Managers:** INR 50,000 per session.

IV. MARKETING PLAN

Market Research

1. Primary Research

We will carry out in-depth primary research to make sure Listen Wellness creates services that are suited to the specific needs of employers and manufacturing workers.

- **Surveys & Focus Groups:** Surveys and focus groups with factory workers will be conducted to determine mental health issues, preferred service delivery methods (such as personal or group sessions), and requested service elements (such as language preferences).
- **Interviews with HR Managers:** In order to learn more about organizational requirements, employee well-being objectives, and potential obstacles to the implementation of mental health services, we will conduct interviews with HR managers.
- **Pilot Programs:** We will conduct a pilot program where we provide free wellness evaluations to specific workers in the manufacturing industry to improve and refine our service offerings based on the insights and feedback gathered from pilot programs.

2. Secondary Research

In addition to primary research, we will conduct extensive secondary research to have a strong understanding of the market.

- **Industry Reports:** Evaluating industry reports from reputable sources such as the Indian Ministry of Labor and Employment, industry groups, and trade journals will provide us with information on the size of the EAP industry, trends, and growth opportunities in India's manufacturing sector.
- **Competitor Analysis:** We will also conduct a competitor analysis to investigate existing Employee Assistance Programs (EAPs) and workplace wellness initiatives in the manufacturing industry. This research will identify service gaps and opportunities, which Listen Wellness can fill by providing culturally sensitive and impactful mental health interventions.

Industry Facts

- **Total Market Size:** The mental health and well-being industry in India is quickly expanding, valued at roughly USD 1 billion in 2022 and expected to increase at a CAGR of 15-20% per year due to rising awareness. The industrial sector, which accounts for more than 17% of India's GDP, represents a significant untapped portion of this market.
- **Market Share Estimate:** Initially, Listen Wellness intends to focus on Gujarat's manufacturing sector, which has over 30,000 enterprises. Even capturing a modest percentage, like 5-10 manufacturers in the first year, can help Listen Wellness establish itself as a niche leader.

Current Demand

The demand for mental health solutions is expanding as people become more aware of its impact on productivity, absenteeism, and employee retention. However, the industrial sector is still underrepresented in terms of personalized Employee Assistance Programs (EAPs).

Trends in Target Market

- **Growth Trends:** Government initiatives and business social responsibility programs are driving an increase in the emphasis on workplace wellness.
- **Consumer Preferences:** Consumers desire services that are accessible, affordable, and culturally sensitive. There is growing interest in hybrid and digital delivery options for counseling and seminars.

Growth Potential and Opportunities

Given the manufacturing industry's underserved market, there is an enormous opportunity. Starting in Gujarat, the company can expand nationally as demand for culturally specific EAP services increases. We can expand our services to the construction, healthcare, and agriculture industries within 3-5 years. There is a potential to provide services to other South Asian countries with manpower shortages.

Barriers to Entry

- **Cultural Barriers:** Mental health stigma in the manufacturing industry may create resistance to accepting mental health services.
- **Market Education:** Companies and employees need to be educated on the benefits of investing in employee wellness.
- **Competition from Large EAP Providers:** Competition from established EAP providers for business sectors may create a challenge.
- **Training and Skills:** Attraction and retention of qualified counselors and psychologists in regional areas may be challenging.

Overcoming Barriers

- **Normalize Mental Health Discussions:** We will launch awareness programs to reduce stigma and promote open talks about mental health in the workplace.
- **Culture-Sensitive Solutions:** Using culturally adapted services and localized material will help us build trust and meet the specific needs of the manufacturing workers.
- **Pilot Programs:** We will offer free or low-cost wellness exams and early intervention programs to allow firms and employees to experience the advantages directly.
- **Talent Development:** Partnering with local universities offering psychology programs is our source to attract talent. Professional development and training will be conducted to retain qualified experts in regional locations.

Impact of External Factors

- **Change in Technology:** The integration of AI and digital tools for mental health treatments has the potential to disrupt the market. The growth of telehealth and app-based solutions can help reduce service delivery costs while increasing accessibility.
- **Change in Government Regulations:** Government regulations requiring mental health support in the workplace may lead to increased demand. As mental health laws tighten,

Listen Wellness is prepared to offer compliant and effective solutions.

- **Change in the Economy:** Economic downturns may lead to budget cuts for non-essential services, including EAPs, and may restrict funds for employee wellness initiatives, but the benefits of lowering absenteeism and increasing productivity will outweigh these costs.
- **Change in the Industry:** Other EAP services firms may enter the manufacturing EAP market in the future, thus increasing competition.

Products and Services from the Customer's Perspective

1. Wellness Assessments

- **Features:** We provide a comprehensive evaluation using surveys, interviews, and workplace observations. The evaluation is designed to identify employees' stressors, mental health challenges, and work-life balance issues.
- **Benefits:** The evaluations will help employers understand areas of concern impacting employee well-being. Using the evaluations, we can provide actionable insights to improve workplace dynamics and employee satisfaction.

2. Employee Assistance Program (EAP) Design

- **Features:** We tailor our programs to align them with organizational goals and employee needs. The program is designed by incorporating feedback from employees and management.
- **Benefits:** Creating a customized, sustainable framework for mental health support will boost workplace morale, engagement, and productivity.

3. Monthly Counseling Sessions

- **Features:** Individual monthly counseling sessions are conducted for personal and professional concerns. Group counseling sessions will be conducted to address team dynamics and shared challenges regarding workplace issues.

- **Benefits:** It offers employees a safe space for open communication and sharing their concerns through mental health support. The aim is to reduce stress and burnout, improve team collaboration, and foster a supportive workplace culture.

4. Mental Health Workshops

- **Features:** Workshops will be conducted to educate employees and employers about workplace mental health challenges and how they impact productivity, retention, and engagement. These workshops will be conducted quarterly on topics like stress management, building resilience, and conflict resolution based on employee and management needs.
- **Benefits:** These workshops equip employees with practical tools to handle workplace challenges and build resistance against stressors. It will teach employees the importance of open communication, the importance of mental health, and problem-solving.

5. Crisis Management Support

- **Features:** Our services offer immediate intervention during workplace emergencies such as accidents or unexpected losses. On-site emergency counseling and support will be provided by trained professionals in such cases.
- **Benefits:** Crisis management provides quick, effective support to employees during critical times such as accidents and it helps organizations manage crises while minimizing disruption and emotional distress.

6. Continuous Monitoring and Feedback

- **Features:** Conducting feedback is an important part of driving organizational change. We will conduct regular feedback sessions with employees and employers to evaluate the program's effectiveness to ensure that our services are creating a desirable change. Using data-driven analysis of key metrics like absenteeism, retention, and productivity, we aim to bring measurable change to the organization.
- **Benefits:** Feedback and monitoring ensure long-term program success through iterative improvements. It helps employers track ROI and adjust strategies for sustained growth.

After-Sale Services

- **Delivery:** Once you purchase our services, we guarantee on-site delivery of services such as assessments, counseling, and workshops to ensure accessibility.
- **Support and Follow-Up:** Our dedicated support team will ensure ongoing monitoring through regular follow-ups to gather feedback and refine program effectiveness.
- **Service Contracts:** We offer suitable options for long-term service agreements to ensure consistency and reliability.
- **Refund Policy:** We trust in our services and we ensure a partial refund policy for unmet service expectations.

Target Customers

1. Primary Customers

Listen Wellness primarily sells services to businesses within the manufacturing sector in Gujarat, India.

Factory Owners and Plant Managers

- **Industry:** Manufacturing (textile, automotive, chemicals, pharmaceuticals, etc.).
- **Location:** Gujarat, with an initial focus on major industrial hubs like Ahmedabad, Surat, Vadodara, and Rajkot.
- **Size of Firm:** Small to Medium-sized enterprises (50-100 employees).
- **Quality, Technology, and Price Preferences:** Cost-effective mental health solutions tailored to the local workforce. We offer practical, scalable tools that deliver measurable ROI.
- **Other Specific Factors:** Interest in improving employee retention, productivity, and workplace morale. Commitment to corporate social responsibility (CSR) initiatives, including employee well-being programs.

2. Secondary Customers

Local Workforce (Factory Employees)

Factory employees are not direct customers but our services aim to benefit them directly.

- **Age:** 18–50 years.
- **Gender:** Predominantly male, though including women in textile and pharmaceutical sectors.
- **Location:** Factory settings in Gujarat.
- **Income Level:** Low to middle income, with limited access to mental health resources.
- **Social Class and Occupation:** Blue-collar workers engaged in production and assembly-line tasks.
- **Education:** High school or vocational training.
- **Other Specific Factors:** Need for culturally relevant, language-accessible mental health support. Prioritizing accessibility, confidentiality, and practicality in mental health programs.

Competition

Major Competitors

1. TalktoAngel

Website: www.talktoangel.com

Location: India (offers services across India and Asia Pacific)

Focus: Online counseling, psychometric evaluations, wellness webinars, and EAP services.

2. EAP-India

Website: www.eap-india.com

Location: India (provides customized services nationwide)

Focus: Employee well-being, counseling, stress management, and corporate wellness programs.

Competitive Analysis

Factor	Me (Listen Wellness)	Strength	Weakness	Competitor A (TalkToAngel)	Competitor B (EAP-India)	Importance to customer
Products	Wellness assessments, counseling, crisis management, workshops, customized EAPs	✓	-	Online counseling, psychometric evaluations, wellness webinars	Customized EAP services, psychometric evaluations	1
Price	Competitive, affordable across tiers	-	✓	Premium pricing for comprehensive services	Premium pricing, accredited services	2
Quality	High-quality, personalized support, culturally sensitive	✓	-	High-quality, trusted by companies	ISO accredited, quality assured	1
Selection	Flexible services across tiers for companies of all sizes	✓	-	Limited to online services	Limited to specific EAP services	3
Service	Personalized support with counseling, workshops, and assessments	✓	-	High-quality online services	Personalized services based on company culture	1

Reliability	High reliability, commitment to client care and follow-up	✓	-	Reliable, well-established in Asia-Pacific	Reliable, ISO certifications	1
Stability	New, but backed by my expertise in IO Psychology	-	✓	Established, trusted name in EAP industry	Established with strong certifications	4
Expertise	Expertise in IO Psychology, focused on factory workers' well-being	✓	-	Experienced in digital mental health	Experienced in EAP and psychological services	1
Company Reputation	Focused on mental health transformation in India's manufacturing sector	✓	-	Highly regarded in the Asia-Pacific region	Well-regarded for ISO certifications	2
Location	Targeting Gujarat, pan-India expansion	-	✓	Available across India, Asia-Pacific	Available across India	4
Appearance	Professional, approachable, empathetic branding	✓	-	Trusted, professional	Trusted, professional	5
Sales Method	B2B-focused, consultative selling with tailored solutions	✓	-	Digital marketing and partnerships	Focus on corporate clients	3

Credit Policies	Flexible payment terms	✓	-	Rigid payment terms	Rigid payment terms	3
Advertising	Focus on community outreach, social media, and networking events	✓	-	Strong digital presence, established reputation	Strong marketing and reputation in India	4
Image	Empathetic, professional, focused on employee well-being	✓	-	Strong reputation for quality and customer care	Strong reputation for cultural alignment	1

Competitive advantages and disadvantages

One of our primary advantages is providing individualized and culturally sensitive services to manufacturing workers. We also provide a scalable model that allows for flexibility among firms of all sizes. Our expertise in I/O Psychology and workplace wellbeing sets us apart for employee wellbeing in the manufacturing sector. However, as a new company, our stability and market control may take some time to establish. Other advantages that we offer include factors that are important for customers such as product quality, customizable services, industry expertise, and reliability. With our flexible services and niche focus on serving underserved employees, we have a competitive edge in the market. However, other organizations such as TalkToAngel and EAP-India may have a firm start in terms of recognition and may enter into the market of manufacturing industries.

Niche Definition

Listen Wellness specializes in offering culturally sensitive Employee Assistance Program (EAP) consulting services targeted at the specific needs of Gujarat's manufacturing workers. Our focus is

on workplace mental health concerns in an industry that frequently overlooks factory workers by providing solutions that are accessible, localized, and have a significant impact. By combining psychological expertise, scalable initiatives, and trust-building techniques, we serve an underrepresented part of the EAP market, resulting in measurable benefits for both employees and employers. This unique position enables us to address a key gap in workplace wellness in India's manufacturing sector.

Strategy

Promotion Strategy

To reach our target audience, we will employ a multi-faceted approach to promote Listen Wellness.

1. Advertising

Digital Marketing: Through social media platforms like LinkedIn and Instagram, we will run targeted ads and share engaging content highlighting our services and success stories.

Local Publications: Publishing our services in newspapers, trade magazines, and regional business journals will help us reach HR managers and factory owners in Gujarat.

Google Ads: We will leverage location-targeted pay-per-click (PPC) ads to appear in searches related to workplace challenges, improving employee productivity, and mental health solutions.

Frequency: Our advertisements will go through weekly updates on social media, monthly blog posts, and quarterly ad placements in local publications to maintain consistent visibility.

2. Low-Cost Promotion

Word of Mouth: By offering free pilot programs and workshops, we will utilize word-of-mouth referrals from selected factories and encourage client testimonials.

Networking: Partnering with local industrial associations and attending business networking events will help us build relationships with potential clients. Furthermore, we will reach out to clients through networking with friends and family who are in the manufacturing business.

Educational Content: We will host free webinars and share educational blogs to establish the importance of mental health in the workplace, especially for our underrepresented workforce.

Corporate Social Responsibility (CSR) Collaborations: We will reach out to manufacturing companies with sufficient CSR budgets dedicated to employee well-being to promote our services.

Brand Image

For Listen Wellness, we aim to project our company as a professional, empathetic, and trusted mental health solutions provider that empowers employees and supports businesses. We want to make listening at the core of our wellness services. Our motto “Where Wellness Begins With Listening” reflects our understanding of feeling heard during challenging times. We are committed to improving the workplace well-being of underrepresented employees who are often overlooked. By focusing on providing effective services, we aim to become a reliable partner in promoting employee well-being and ensuring the long-term success of businesses.

Customer Retention System

CRM System: CRM tools will be implemented to effectively manage client interactions and stay up to date with customer consultations and feedback sessions.

Follow-Up Strategy: Clients will be contacted regularly for follow-up meetings and sessions to ensure that our services are refined and adjusted for improvements. We will conduct personalized feedback, collect performance and progress reports, and provide ongoing support to improve our services and client satisfaction.

Loyalty Programs: We offer our loyal customers discounts on additional services or upgrades to a more comprehensive plan based on their needs and requirements. Through loyalty programs, we encourage long-term relationships and foster trust.

Pre-Launch Budget

1. Digital Marketing Setup

Initial Ad Creation (Google Ads, Newspapers, Social Media) – ₹30,000 / \$353

Professional Website Development – ₹50,000 / \$590

Social Media Content Creation (Professional photography, graphics, video) – ₹20,000 / \$235

2. Branding

Business Cards, Brochures, Flyers – ₹15,000 / \$176

Total Pre-Launch Budget: ₹1,15,000 // ~\$1354

Ongoing Monthly Marketing Budget (₹85,000 / \$1000)

Social Media Ads, Google Ads (PPC), Blogs/Newsletter – ₹30,000 / \$353

CRM Tools – ₹5,000 / \$59

Networking and Event Participation (conferences and seminars) – ₹30,000 / \$353

Printing Materials (As needed for promotions) – ₹5,000 / \$59

Miscellaneous costs – ₹15,000 / \$176

Pricing

Our pricing plan is developed based on affordability while ensuring the quality and value of the services we offer. Our goal is to offer three-tiered pricing to allow businesses to select a service plan that reflects their best needs and interests. Our pricing plans are customizable and employers can purchase additional services at an affordable cost if they do not wish to upgrade their plan. Even though our pricing is meant to be affordable, it is still not the lowest in the market since we aim to bring in profit by maintaining competitive salaries and benefits for our employees to provide high-quality services.

Comparison with Competitors

Compared to our competitors, such as TalktoAngel and EAP-India, we offer lower prices for our basic services but the pricing plan for our more comprehensive plans is more aligned with the premium services offered by our competitors. For example, our Basic Plan is priced at INR 5,000

per employee per month, which is less expensive than many larger suppliers but still competitive for small and medium businesses. Our Standard and Premium Plans are competitively priced but provide added value through tailored and culturally sensitive solutions, with a niche focus on manufacturing workers and direct access to industrial-organizational psychologists.

Importance of Price in Decision-Making

Price is a significant consideration when providing our services but not the only one. Manufacturing companies in Gujarat choose to value the quality of services we provide in the mental health sector by being able to customize plans based on employee needs and organizational budgets. We aim to prioritize employee well-being and productivity for our partner organizations to improve their long-term success.

Customer Service and Credit Policies

Our customer service policies ensure the development of long-term relationships through individualized attention and effective communication. We want to make sure that every client feels supported, especially since mental health services demand sensitivity and trust. Regarding credit policies, we provide clients with various payment options, including quarterly payments for major contracts. Discounts or upgrades to the plan might be offered for long-term contracts or referrals to ensure client loyalty and engagement.

Distribution

We deliver services through on-site service delivery from our certified counselors and psychologists. Our services can be booked through the Listen Wellness website by scheduling a consultation. Companies can also reach out to us through social media platforms such as LinkedIn or Instagram to learn more about our services. On-site service involves conducting wellness evaluations, counseling, mental health workshops, and designing Employee Assistance Programs (EAPs). Following conversations, we adapt wellness solutions to each client's specific workforce needs.

V. OPERATIONAL PLAN

Production

Listen Wellness provides services to manufacturing employees in Gujarat through on-site delivery for mental health services and employee wellness programs. The services are tailored to client needs and organizational goals. Services are provided in-person at the company site which includes employee assessments, individual and group counseling sessions, workshops, and crisis management.

Techniques

We use data-driven practices to provide employee assistance services with our team of trained professionals comprising of counselors and I/O psychologists. Our counselors and psychologists conduct wellness assessments and organizational research to analyze current workplace issues and utilize data analysis to drive measurable results. Counselors provide individual and group counseling sessions to ensure employees are motivated and maintain productivity. Challenges regarding workplace issues is discussed during focus group meetings to implement organizational changes. Workshops are conducted to provide employees with tools to manage stress and provide mental health interventions.

Costs

Primary costs include salaries of counselors, psychologists, and additional marketing and admin staff. The costs for salary are estimated to be INR 25,68,000 / \$30,300.

Quality Control

- **Counseling Services:** Counselors and psychologists are required to maintain ethical and professional standards. Client confidentiality is prioritized in our services.
- **Improvements:** We collect feedback and monitor our program services to ensure that our services are effective and adjust improvements as necessary.

- **Customization:** Our plans are flexible and customizable based on individual and organizational needs. We understand that every organization operates differently. Thus, we ensure that our services are designed based on organizational research and data collection to meet the unique needs of employees.

Customer Service

Our admin staff will ensure smooth customer communication for current or future clients who are interested in our services. Our offices are available for in-person consultations, concerns about service plans, or any requirements for follow-up services.

Location

Our business requires a location that facilitates seamless service delivery, accommodates employee operations, and enables effective client interactions.

Physical Requirements

- **Office Space:** A small to medium office space (800–1,200 sq. ft.) for administrative tasks, meeting rooms, and staff accommodations.
- **Type of Building:** A professional office space in a business park or near an industrial area to stay close to target clients (manufacturing plants and factories).
- **Zoning:** The space must comply with commercial zoning regulations and be suitable for consulting operations.
- **Power and Utilities:** Reliable electricity, internet connectivity, and basic office infrastructure.

Access Requirements

- **Proximity to Clients:** Located near manufacturing hubs in Gandhinagar, Gujarat to allow consultants easy access to client locations for on-site service delivery.
- **Transportation:** There is convenient access to highways and public transportation for staff and clients, minimizing travel time.

- **Parking:** Ample parking space for staff and visitors.
- **Accessibility:** Walk-in access is not necessary since consultations can be booked online and on-site however clients can visit our office to book consultations.

Cost Estimates

- **Rent:** Estimated at ₹40,000 (\$470) per month.
- **Maintenance and Utilities:** Approximately ₹10,000 (\$118) per month for electricity, internet, and cleaning.
- **Insurance:** ₹10,000 (\$118) per month to cover liability and office equipment.
- **Initial Setup Costs:** ₹2,00,000 (\$2,357) for furniture and technology setup as needed (laptops, projectors, etc.).

Business Hours

- **Office Hours:** Monday to Friday, 9:00 AM – 6:00 PM.
- **Service Hours:** Flexible, based on client schedules and service needs.

Legal Environment

Licensing and Bonding Requirements

- **Business Registration:** The company will be registered as a private limited (Pvt. Ltd.) company under the Companies Act, 2013, in India.
- **Professional Licenses:** No specific licenses are required for the Employee Assistance Program (EAP) consulting services. However, mental health professionals employed by the company will possess appropriate certifications (e.g., from the Rehabilitation Council of India).

Permits

- **GST Registration:** In compliance with tax regulations and enable billing to clients.

- **Local Operating Permits:** Municipal permits might be needed for operating a consulting office in Gandhinagar, Gujarat.

Health, Workplace, or Environmental Regulations

- **Workplace Safety:** Compliance with workplace safety standards as outlined by the Occupational Safety, Health and Working Conditions Code, 2020 will be ensured.
- **Data Privacy:** Adherence to the Information Technology Act of 2000 will be maintained to protect employee and client data.
- **Environmental Regulations:** Compliance with local waste disposal and sustainability guidelines will be maintained for printed materials and resources used in wellness kits.

Special Regulations Covering the Industry

- **Mental Health Act, 2017:** Compliance with regulations related to providing mental health services and client confidentiality.
- **Labor Laws:** Adherence to labor laws regarding employee rights and benefits in India.

Zoning or Building Code Requirements

- Office location is set up in compliance with zoning regulations for commercial use.
- We will ensure to comply with local fire safety regulations and building codes.

Insurance Coverage

- **Professional Liability Insurance:** Covers errors or omissions in professional services.
- **General Liability Insurance:** Protects against potential lawsuits from clients or employees.
- **Property Insurance:** Covers office equipment and premises.
- **Health Insurance for Employees:** Offers benefits as part of employee welfare.

Trademarks & Copyrights

- **Trademarks:** The business name *Listen Wellness* and its logo will be trademarked to protect branding.
- **Copyrights:** Copyrights for proprietary training materials, reports, and wellness program content will be secured.

Personnel

Number of Employees

- Initial Team: 11 employees comprising of:
 - 5 Counselors (on-site counseling services, crisis management, and group counseling sessions).
 - 2 IO Psychologists (Design wellness programs, conduct assessments, workshops, and data analysis).
 - 2 administrative staff (scheduling, logistics, outreach, and client communication).
 - 2 marketing/sales professionals (business development, networking, and client acquisition).

Type of Labor

- Professional: Licensed counselors and IO Psychologists.
- Skilled: Marketing and sales staff.
- Unskilled: Office assistants and admin staff.

Recruitment Strategy

- **Job Boards:** Attracting licensed professionals through job postings on LinkedIn and recruiting based on skills and professional interests that align with organizational goals.

- **Local Universities:** Reaching out to students and fresh graduates for internships through local universities.

Pay Structure

	Monthly	Annual	Total
Counselors (5)	30,000	3,60,000	18,00,000
IO Psych (2)	20,000	3,00,000	4,80,000
Marketing/ Sales (2)	7,000	84,000	1,68,000
Admin (2)	5,000	60,000	1,20,000
Total			25,68,000

Benefits

To ensure we attract talent and retain employees, we offer a range of benefits to maintain a positive work culture.

- **Hybrid Work Arrangement:** Employees have flexible work arrangements such as working from home on Monday and Tuesday.
- **Monthly Team Bonding:** The last Friday of every month will be a casual day where employees can engage with their colleagues over pizza and conversations.
- **Mental Health Leave:** We understand the importance of self-care. Thus, we offer 5 additional paid leaves annually for mental health and personal well-being.
- **Recognition and Rewards Programs:** Top performers will be recognized and rewarded through gift cards and “Employee of the Month” trophies on the recognition wall.
- **Celebrations:** Celebratory dinners will be hosted with the entire team when we acquire a new client.

Training Methods

1. Onboarding

Introduction to Company Culture: New employees will receive a thorough orientation that includes an introduction to the company's values, goals, and vision. This will allow them to better understand the company's focus on mental health and wellness services.

Role-specific Training: Role-specific training will be provided to employees, including counselors, IO psychologists, and administrative staff. This will include information about each position's expectations and responsibilities, the tools and systems employed, and customer-specific requirements.

Compliance & Policies: Employees will learn about industry regulations, workplace policies, and confidentiality standards for mental health services.

2. Skill Development

EAP Best Practices: Internal or external EAP professionals will lead monthly workshops. These courses will cover important topics such as effective counseling strategies, crisis intervention, and integrating wellness initiatives into the workplace.

Cultural Sensitivity: Given the diversity of India's workforce, cultural sensitivity classes will be a crucial component of continuous training. Employees will be trained to understand the cultural differences among various employee groups and to tailor their services to be more inclusive and effective.

Client Handling Skills: Counselors, administrative personnel, and psychologists will receive training on client communication, conflict resolution, and professional boundaries. The emphasis will be on preparing staff to handle a variety of situations with sensitivity, empathy, and professionalism.

Role Allocation

- 1. Counselors:** Providing on-site counseling services, handling crisis management, and conducting wellness assessments.
- 2. IO Psychologists:** Responsible for program design, designing wellness assessments, conducting data analysis, and conducting workshops.
- 3. Administrative Staff:** Responsible for scheduling and logistics, client communication, and documentation of services provided to clients.
- 4. Marketing/Sales Professionals:** Managing business development, networking and client acquisition, handling marketing strategies and business campaigns.

Schedules and Written Procedures for Operations

All employees work during regular office hours from 9 AM to 6 PM Monday through Friday.

I/O Psychologists: Psychologists will prepare and conduct organizational research and employee assessments on-site during office hours. After conducting needs analysis and assessments, they are responsible for performing data analysis, compiling results, and present findings to the clients during meetings. Based on the results, they will design change management strategies and present them to clients such as program development and delivery. This includes feedback collection and program refinement cycles. Furthermore, they will be scheduled to conduct monthly or quarterly workshops during office hours. Workshops are planned in advance to coordinate schedules and prepare training materials.

Counselors: Counselors will have bi-weekly or monthly sessions based on client needs. Sessions will be booked in advance and flexible hours will be provided based on work requirements. Group counseling sessions are provided on a monthly or quarterly basis and counselors can rotate their schedules to lead group sessions. For crisis management, counselors can be called on-site for emergency services based on availability during office hours. Counselors are required to follow a standard protocol to deliver services to individuals, groups, or during crisis management. They are responsible for maintaining client confidentiality, handling sensitive information, and providing ongoing support.

Administrative Staff: Admin staff will handle day-to-day activities such as client communication and regular check-ins to ensure timely schedules for sessions, workshops, and site visits for assessments. They will document reviews, create appointments, and confirm with clients. The logistics will be maintained on a work calendar to track services and deadlines.

Marketing/Sales Professionals: Marketing and sales staff will handle outreaching to new clients, attending networking events, and creating proposals. They are responsible for running targeted ads, marketing campaigns through social media, creating content, and analyzing metrics for campaigns. Other responsibilities include conducting market research and target audience research.

Job Description – See Appendix A

Contract Workers

IT and Website Development: Employees will be hired on a part-time contract based on the need and requirements for IT and website development purposes.

Legal and Compliance Advisors: Advisors will be hired to draw contracts for employees, legal consultations, and maintain compliance with workplace laws.

Financial and Accounting Services: Accountants will be hired to conduct audits, prepare taxes, and guide the business in financial aspects.

VI. FINANCIAL PLAN

Estimated Budget for Year 1

Category		INR	USD
Salaries	Counselors	18,00,000	
	IO Psychologists	4,80,000	
	Sales/Marketing	1,68,000	
	Admin	1,20,000	
	Total	25,68,000	30,300
Marketing	Website Development	50,000	
	Digital Marketing	50,000	
	Business cards, Brochures, Flyers	20,000	
	Networking & Events (conferences and seminars)	30,000	
	CRM Tools	5,000	
	Miscellaneous costs	15,000	
	Total	1,70,000	2000
Rent and Utilities	Office Rent	4,80,000	
	Utilities	1,20,000	
	Insurance	1,20,000	
	Furniture and equipment	50,000	
	Total	7,70,000	9,100
Other Fees	Legal fees	50,000	

	Tax and Accounting	1,00,000	
	Contracts and Licenses	1,00,000	
	Total	2,50,000	2,950
Travel and Contingency expenses		2,00,000	
Total		39,58,000	46,700

The projected annual budget for year 1 would be approximately INR 39,58000 / \$46,700.

Click-through Rate (CTR)

Our goal is to achieve a 3-5% Click-through rate through our targeted marketing practices utilizing paid ads and content marketing within the first year. A specific budget of INR 50,000 / \$600 is allocated to invest in marketing services through website exposure and increasing online traffic. The CTR should result in an increase in site visits every month which will be regularly tracked by marketing professionals. If CTR is impactful, it will generate additional business revenue by INR 1,20,000 / \$1,440 in the first year.

Conversion of Site Visits to Sales

We aim to convert at least 5-10% of site visitors into sales such as booking consultations. Our strategy is to improve our user experience (UX) on our website by including strong service descriptions and limited time offers on our consultation and services to drive prompt decisions. Depending on the plan, the average monthly cost of service per employee is INR 5,000-15,000. Thus, the conversion rate of 5-10% of visitors should result in INR 10,00,000-15,00,000 (\$12,000-\$18,000) in income by the end of year 1 through website visits.

Profit & Loss and Operating Budgets

Operating Expenses	INR	USD
Salary	25,68,000	30,300
Marketing	1,70,000	2,000
Rent and Utilities	7,70,000	9,100
Legal & Other Fees	2,50,000	2,950
Travel and Contingency	2,00,000	2,350
Total Operating Expenses	39,58,000	46,700

Revenue Forecast	INR	USD
Estimated Revenue Range	40,00,000 – 50,00,000	48,000 – 60,000
Average Revenue Estimate	45,00,000	54,000
Net Profit		
Net profit Estimate	5,42,000	7,300
Net Profit Margin	12%	12%

The total operating expenses are projected to be INR 39,58,000 (\$46,700) annually. The revenue forecast for the Basic, Standard, and Premium Plans is calculated to be approximately INR 40,00,000-50,00,000 (\$48,000-\$60,000) in the first year. It is assumed that the average sales will result in an annual revenue of INR 45,00,000 (\$54,000). The average net profit is calculated to be approximately 12% based on the average pricing plan. Additional profits can result from customers purchasing add-on services in their selected plan.

5. Customer Lifetime Value (CLTV):

We aim to increase CLTV through high retention rates, customer loyalty, and upselling our services. If the average client requires service for at least 12 months and the price for each employee is around INR 5,000-15,000 per month, then for a client with 50 employees, the revenue for the standard plan (INR 9,000 per employee) will result in an annual revenue of INR 54,00,000 (\$64,285). Thus, retaining 5 to 10 clients in the first few years can result in long-term revenue.

APPENDIX A – JOB DESCRIPTION

1. Counselor

Job Title: Counselor

Reports To: Head of Counseling Services / Program Director

Location: Client factories (On-Site)

Key Responsibilities:

- Provide on-site counseling services to employees, including one-on-one sessions, group counseling, and crisis management.
- Conduct wellness assessments and provide mental health support based on individual needs.
- Lead or co-lead group counseling sessions and workshops on workplace well-being and stress management.
- Respond to mental health crises and provide immediate support, including referring individuals to appropriate services if necessary.
- Maintain strict confidentiality of all client and employee information.
- Document counseling sessions and case notes accurately and timely.
- Collaborate with IO Psychologists to provide tailored mental health solutions for employees.
- Provide feedback to clients on the well-being of their workforce and suggest improvement initiatives.

Required Skills and Qualifications:

- Master's degree in Psychology or Counseling (preferably with clinical experience).
- At least 2-3 years of experience in counseling, mental health services, or crisis management.
- Excellent communication and interpersonal skills.
- Ability to manage sensitive situations with discretion and professionalism.

- Knowledge of mental health issues and wellness best practices in the workplace.
- Ability to work independently and manage time effectively.

Job Type: Full-time

Location: On-Site (Client factories)

Work Hours: Flexible (Based on client needs, including possible after-hours crisis support)

2. IO Psychologist

Job Title: IO Psychologist

Reports To: Head of Wellness Programs

Location: Office or client site (if needed)

Key Responsibilities:

- Design and implement wellness programs and initiatives tailored to client needs (factories and employee groups).
- Conduct psychological assessments, including employee surveys and mental health evaluations.
- Analyze data collected from assessments and provide reports and recommendations to clients.
- Lead workshops and training sessions for employees on stress management, communication skills, and overall well-being.
- Work closely with counselors to create integrated wellness solutions for employees.
- Collaborate with the administrative team to schedule and manage assessment timelines and logistics.
- Provide expert advice on employee well-being to clients based on assessment findings.

Required Skills and Qualifications:

- Master's or Doctorate in Industrial-Organizational Psychology.
- Minimum 1-2 years of experience in designing and implementing workplace wellness programs.

- Expertise in conducting psychological assessments and analyzing data.
- Ability to lead workshops and present complex information in an engaging manner.
- Strong written and verbal communication skills.
- Proficiency with data analysis tools (e.g., SPSS, Excel).

Job Type: Full-time

Location: Office or on-site as needed

Work Hours: 9 AM – 6 PM, with occasional travel to client locations.

3. Administrative Staff

Job Title: Administrative Staff

Reports To: Operations Manager

Location: Office

Key Responsibilities:

- Handle scheduling for counseling sessions, wellness assessments, and workshops.
- Coordinate with clients to ensure all appointments and services are correctly scheduled.
- Assist in the preparation of materials for workshops, assessments, and client meetings.
- Communicate with clients via email, phone, and in-person to ensure smooth operations.
- Maintain and update records of employee participation in wellness programs and counseling sessions.
- Provide logistical support for events, including booking venues, arranging transportation, and preparing materials.
- Assist in outreach activities, including contacting potential clients and setting up meetings.
- Maintain office supplies and coordinate administrative functions as needed.

Required Skills and Qualifications:

- Bachelor's degree in Business Administration, Communications, or related field.

- 0-2 years of experience in administrative roles.
- Strong organizational and multitasking skills.
- Excellent written and verbal communication skills.
- Proficient in Microsoft Office and basic CRM software.
- Ability to work independently and as part of a team.

Job Type: Full-time

Location: Office

Work Hours: 9 AM – 6 PM

4. Marketing/Sales Professionals

Job Title: Marketing/Sales Professional

Reports To: Marketing Manager or Sales Director

Location: Office or field (client meetings)

Key Responsibilities:

- Identify and develop new business opportunities within the wellness and EAP service industry.
- Conduct outreach and networking to establish relationships with potential clients (factories and businesses).
- Present and sell wellness programs to potential clients through proposals, presentations, and meetings.
- Work closely with the operations team to tailor marketing materials and strategies for different industries.
- Develop and maintain strong relationships with existing clients to ensure continued business.
- Attend conferences, trade shows, and networking events to promote services and gather leads.
- Track sales metrics and report progress against targets to the management team.

- Manage client feedback and ensure satisfaction with services provided.

Required Skills and Qualifications:

- Bachelor's degree in Marketing, Business, or related field.
- At least 0-2 years of experience in business development or sales.
- Strong communication and negotiation skills.
- Experience in networking and relationship-building with business clients.
- Knowledge of the wellness and mental health industry is a plus.
- Ability to work independently and manage sales goals.

Job Type: Full-time

Location: Office or field (client meetings)

Work Hours: 9 AM – 6 PM, with occasional travel to clients.

APPENDIX B – LOGO



APPENDIX C - BROCHURE



Listen Wellness

Who We Are

About US

At Listen Wellness, we are passionate about transforming workplace mental health. Specializing in Employee Assistance Programs (EAPs), we cater specifically to the needs of India's manufacturing workforce. We lead with our motto - Where Wellness Begins with Listening

Mission

Our mission at Listen Wellness is to providing effective mental health solutions, we seek to achieve measurable results in employee well-being such as improved productivity, employee satisfaction, workplace engagement, and reduced employee turnover.



Visit Us

+91 8980 965 235

@listenwellness.co

contact@listenwellness.co

**Book a consultation
now to get 20% off!**

Wellness Assessments

Our wellness assessments help organizations understand the mental health status of their employees and develop proactive strategies to address any concerns.

Counseling

We offer both individual and group counseling sessions to address personal and professional challenges.

Our Services

Customized EAP plan

Each organization is unique, and so are its employees. We work closely with businesses to design EAPs that align with your specific culture, challenges, and goals.

Mental Health Workshops

We provide workshops designed to build resilience, improve communication skills, and promote mental health awareness.



Crisis Management

Urgent mental health crises, our dedicated team provides immediate support to employees.



Listen Wellness

APPENDIX D – WEBSITE

Our Vision

Services

Mission

Resources



Employee Assistance Program Consulting Firm

Empowering Employee Well-Being in India's Manufacturing
Sector

Getsocial



**SCHEDULE A
CONSULTATION NOW**



Let's Revolutionize Wellness

At Listen Wellness, we are on a mission to reshape the very fabric of workplace culture across India. We envision a world where employees feel heard, valued, and empowered.

Our vision is to break the silence surrounding mental health and spark a revolution that will transform the way organizations approach well-being. Together, we are not just improving lives—we are changing the future of work.

Our Services



Wellness Assessments

Conducting in-depth wellness assessments. Identifying key stressors, workplace challenges, and areas for improvement.



Personalized EAP plans

One size doesn't fit all. We design Employee Assistance Programs that align with your company's culture, values, and workforce dynamics.



Counseling Services

Our professional counseling services are at the heart of what we do. From individual sessions to group counseling, we help employees navigate challenges and build resilience.



Add-on Services

Enhance your EAP offerings with our additional services, including:

- Psychometric evaluations
- Leadership coaching to
- Wellness webinars

Mission

At Listen Wellness, we envision a future where mental health and well-being are integral to every workplace, especially within India's manufacturing sector. We strive to break down the stigma surrounding mental health and empower employees to thrive in both their personal and professional lives.



Our mission is nothing short of transformative: To create a world where mental health is no longer an afterthought, but the cornerstone of every organization's success. At Listen Wellness, we believe that every voice matters and that wellness begins when we listen. By offering personalized, impactful, and compassionate mental health services, we are equipping employees to face life's challenges head-on. Through our EAPs, we don't just provide support—we empower employees to rise, to excel, and to redefine their futures. We are creating a mental health movement that is igniting change, one workplace at a time.



Listen Wellness

A handwritten signature in black ink that reads "Dhwani Modi".

Dhwani Modi
Founder & CEO

Ready to

Make a call for
20% discount?

Offer valid for
limited time
period!

Get social



Transform Wellness?

Contact us today to learn
how Listen Wellness can
make a difference for your
employees and your
business.

Tel: +91 898 096 5235

listenwellness.co

contact@listenwellness.co

Workplace



LISTEN WELLNESS

APPENDIX E – HEALTH INSURANCE

Proposal Form For Group Health Insurance Policy

For Official Use Only

Agent/ Broker Name: _____ Marketing Officer: _____

 Branch Address _____ Marketing Officer: _____
 Group ID. _____ Client ID. _____ Phone No. _____

GUIDELINES FOR COMPLETION OF THE FORM

1. Please answer all questions fully and correctly. Where any question does not apply, please mention clearly that the same is not applicable.
2. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts in response to the questions in the proposal form. If you think any fact is material, please disclose it.
3. The Policy shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by the Proposer or any one acting on his behalf.
4. Kindly contact the Company's Offices or Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of the Company does not commence until this proposal has been accepted by the Company and premium has been paid.

SCOPE OF COVER: This Policy covers reimbursement of hospitalisation expenses incurred for diseases contracted or injuries sustained in India. Medical expenses upto 30 days for Pre- hospitalisation and upto 60 days for post - hospitalisation are also admissible.

The sum insured under this Policy for a particular Insured person and/or all the dependant members of his/her family shall be the aggregate total sum insured available to the Insured person and each dependant member of his/her family, as would be set out in the Policy.

SIGNIFICANT EXCLUSIONS: Pre Existing Diseases, Diseases contracted During First 30 Days, Cost of Spectacles / Contact Lenses, Dental Treatment, AIDS, Pregnancy and certain specified diseases during first year of the Policy. For a detailed set of exclusions, kindly consult the policy document.

EXTENSIONS: In addition certain optional extensions are available, the details of which, are provided in the relevant section of this proposal form.

NOTE: The foregoing is only an indication of the cover offered. For details, please refer to the Policy.

CLIENT INFORMATION

 Proposer's Name: _____
First Name
Middle Name
Last Name

Proposer's Mailing Address: _____

City / Town / Village _____

State _____ Pin Code _____

Contact No. _____ Mobile _____

E-Mail Address _____

Proposer's trade or business: _____

Particulars of Work: _____

 Type of Proposer: ☐ Individual ☐ Partnership firm ☐ Company ☐ Govt. ☐ Others: _____

 Constitution of Business: ☐ Non Resident Entity ☐ Foreign company registered in India ☐ Foreign LLP
☐ Government Department ☐ Hindu Undivided Family ☐ LLP Partnership ☐ Public Ltd Co
☐ Local Authorities ☐ Partnership ☐ Private Limited Company ☐ Proprietorship
☐ Others, Please Specify: _____

 Customer Type: ☐ General ☐ EOU/STP/EHTP ☐ Government ☐ Overseas ☐ Related parties ☐ SEZ
☐ Others, Please Specify: _____

ICICI Lombard General Insurance Company Limited

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

 UIN: ICIHLGP24018V052324
 CIN: L67200MH2000PLC129408
 Registered Office Address:
 ICICI Lombard House, 414, P. Balu Marg, Off Veer Savarkar Road,
 Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

 Proposal Form For Group Health Insurance Policy
 Toll free no : 1800 2666
 Alternate no : 86552 22666 (Chargeable)
 Website : www.icicilombard.com
 E-mail : customersupport@icicilombard.com

Annual Income: Do you file income tax return? ☐ Yes ☐ No
Do you own a bank account? ☐ Yes ☐ No

ABHA No.

(In case you do not have ABHA No. please generate your ABHA No. by visiting the official website ndhm.gov.in and fill the details hereinabove)

Country: PAN Number:

Paid-up capital of the firm (in ₹ million)

Business Sector: ☐ Urban ☐ Rural *Registered GST : ☐ Yes ☐ No (One Policy One Invoice)

If Yes, then please provide GSTIN:

Address (Registered under GST):

One Policy Multiple Invoice: ☐ Yes ☐ No [If yes, it can be taken as an Annexure to Proposal Form as detailed below]

If Yes, then please provide:

Details of all previous Health Insurance Policies since inception (if applicable)

Name of Previous Insurer

Policy Period To

Name of the Product

Are you or any of the proposed applicants/beneficial owner a PEP* or a close relative of a PEP*? ☐ Yes ☐ No

If yes, please give details:

*Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/ Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

Note: In all above cases, complete address of the customer is required to be taken.

Details of Beneficial Owner*

Mention the details of individual persons who has/have the Beneficial Ownership in the captioned entity:

Sr. No.	Full Name	Date of Birth	Nationality	Particular Address	% Share Holding	PAN	**Politically Exposed Person (PED) Declaration
							<input type="checkbox"/> PEP <input type="checkbox"/> Family member/ Close relatives /Associates to PEP <input type="checkbox"/> No
							<input type="checkbox"/> PEP <input type="checkbox"/> Family member/ Close relatives /Associates to PEP <input type="checkbox"/> No
							<input type="checkbox"/> PEP <input type="checkbox"/> Family member/ Close relatives /Associates to PEP <input type="checkbox"/> No
							<input type="checkbox"/> PEP <input type="checkbox"/> Family member/ Close relatives /Associates to PEP <input type="checkbox"/> No

State-wise GSTIN	Address Registered under respective GSTIN

ICICI Lombard General Insurance Company Limited

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

UIN: ICIHLGP24018V052324
CIN: L67200MH2000PLC129408
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer Savarkar Road,
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

Proposal Form For Group Health Insurance Policy
Toll free no : 1800 2666
Alternate no : 86552 22666 (Chargeable)
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

[illegible]

Period of Insurance: To Midnight

Number of Persons to be Insured

Sr. No.	Name of the employee/ self and dependent	Relationship with the employee/ self	Date of Birth	Age	Gender	Sum Insured (₹.)	Specify existing diseases, if any
1			DD/MM/YYYY		M/F/T		
2			DD/MM/YYYY		M/F/T		
3			DD/MM/YYYY		M/F/T		
4			DD/MM/YYYY		M/F/T		

	1st Nominee	2nd Nominee	3rd Nominee	4th Nominee
Name of Nominee				
Date of Birth of Nominee	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Percentage of Nomination	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
Relation of the Nominee with the Insured				
Mobile No.				
Eamil ID				
Present Address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Permanent Address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

1) Please provided an additional sheet if space is not sufficient to complete details.
2) Names of the dependents should be mentioned immediately below the name of each employee.
Do all the members proposed to be insured form part of One Group or Association or Corporate body ? ☐ Yes ☐ No Kindly provide the particulars for the past 3 policy periods or less period for which policy availed, in the following format.
3) The above information is captured in the annexure.

Period of Insurance		Name & Address of the Insurer	Policy Number	Total Premium (₹)	Total Amount of claims (₹) (Paid + Outstanding)
From Date	To Date				
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- | | | | |
|---|--|------------------------------|-----------------------------|
| 1 | Maternity Benefits | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2 | Pre-existing Diseases | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3 | Reimbursement of Cost of Health Check-Up | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

1 Domiciliary Hospitalisation ☐ Yes ☐ No

2 Pre & Post Hospitalisation Cover ☐ Yes ☐ No

Note: Please use additional sheets if space is not sufficient to complete details.

[illegible]

*Please enclose cancelled cheque along with the Proposal Form for direct payment in the account. In case the cheque doesn't bear a/c holder name or branch IFSC code or both, kindly fill the NEFT mandate form

I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Governmental and/or Regulatory Authority.

I hereby give my consent to the Company to verify and obtain my identity/address proof as well as the identity /address proof of the insured through Central KYC Registry or UIDAI or through any other modes for the purpose of undertaking KYC

I/We hereby agree and ensure to maintain details of all the beneficiaries covered under the policy and shall share the same with Company as and when required.

Place: _____ Date:

Name _____

Designation : _____

Company Seal :

Client's Signature and
Stamp

Authorized Signatory

DECLARATION WHEN THE PROPOSAL FORM IS FILLED BY A PERSON OTHER THAN THE PROPOSER/ THE PROPOSER SIGNS IN A VERNACULAR LANGUAGE/ PROPOSER IS ILLITERATE

I hereby declare that I have read out and explained the content of this proposal form and all other connected documents incidental to availing the insurance policy from ICICI Lombard GIC Ltd. to the proposer and that he/ she confirmed that he/ she has understood the same and that he/ she agrees to abide by all the terms & conditions of the same. I hereby declare that I have fully explained to the proposer the answers to the questions that form the basis of the contract of insurance have also explained the contents in this form to the proposer in _____ language, that I have truly and correctly recorded the answers give by the proposer and that the proposer has affixed his/ her thumb impression on the proposal form in my presence, after fully understanding the contents thereof. Further, this declaration does not confirm issuance of policy or assumption of risk thereof. I hereby state that the contents of the form and documents have been fully explained to me and that I have fully understood the significance of the proposed contract.

Name of the Proposer

Name of the Witness

Signature of Proposer

Signature of Witness

Place: _____

Date

Relationship with Proposer

Address of Witness

Statutory Warning

PROHIBITION OF REBATES. (Under Section 41 of Insurance Act 1938)

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to ten lakh rupees

Referred by :

Agent Code : _____

Agent Name :

Sector : ☐ Urban ☐ Rural ☐ Social

For Official Use Only

Vertical Information

Agent Name: _____ Marketing Officer: _____

Received date & time by MO. Date :

Time: /

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IRDA Reg. No. 115
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UIN: ICIHLGP24018V052324
CIN: L67200MH2000PLC129408
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer Savarkar Road,
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

Proposal Form For Group Health Insurance Policy
Toll free no : 1800 2666
Alternate no : 86552 22666 (Chargeable)
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

Data Sharing Format For Group Health (Floater) Policies

Insured Details		
Name of Insured/ Proposer		
Address of Insured/ Proposer		
Business of Insured/ Proposer		
Contact Person at Insured		
Phone no. and E-mail ID		
Employer-Employee relationship <input type="checkbox"/> Yes <input type="checkbox"/> No		
If No, specify relationship		
Intermediary Details		
Name of the Intermediary (Existing & New if applicable)		
Contact Details including E Mail ID		
TPA Details		
Name and Address		
Contact Details	Landline:	Cell:
Expiring Policy Details		
Period of Insurance and Policy Number (Inception Date and Expiry Date)		
Policy copy with terms/conditions including extensions is to be mandatorily provided by the Proposer		
Policy Type Base Policy / Top Up policy		
Premium paid at inception (exclusive of Service Tax)		
Premium deletion during the year		
Final Premium collected (exclusive of Service Tax) as on date to be Specified.		
For how many years policy has been active		
Member Details		
Expiring Year		
Basis of Premium Charging -per Family or per Member covered		
No. of Members at inception	Employee	Dependents
Addition during the year		
Deletion during the year		
Final no. of Members at expiry (With complete enrollment date)	Employee	Dependents
Renewal Year		
No of Members to be covered	Employee	Dependents (relation to be specified)
Please Specify Sum Insured required		
If Family coverage then no of Families to be covered		
Family/ Floater Sum Insured		
Claim Details as on (Date to be specified)under expiring policy	Reimbursement	Cashless
Claims paid as on date		
Claims outstanding as on date		
If OPD cover given, then mention OPD claims separately		
Details of Claims paid under Corporate Buffer Facility as on _____		
Claims Paid as on Date		
Claims Outstanding as on date		
Total claims paid during the last two policy years immediately preceding the expiring year.		
Total claims paid during the last three months of two years of policy immediately preceding to the expiring year.		
Family Details (specify wherever applicable)		
Family Definition Whether Additional Children Covered		
Whether Additional Relationships Covered, like brother / sister etc.		
Any revision required in Family definition under renewal policy - please specify if yes.		
Corporate Buffer Details required under Renewal Policy		
Per Family Maximum SI for Corporate Buffer		
Maximum Number of cases during the Policy period for Corporate Buffer if same is to be capped		

I/We here y declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements , answers and/ or particulars given y me are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these persons.

Date :

Place :

Signature of the Designated Official of the Insured With Name and Designation

Signature of the Intermediary or Agent With Name and Designation

NEFT/EFT Mandate Form

(Payment through EFT Mechanism)

CORPORATE DETAILS

Group/ Network Name: _____

Address: _____

Landmark _____
City _____
State _____
Pincode: _____ Pan Card No.:** _____
PAN Card Holder's Name: _____

ACCOUNT DETAILS

Bank Name: _____

Branch Name: _____
Payee Name: _____
MICR No.: _____ IFSC Code: _____
Account Type: _____ Full Account No.: _____
Name as per Bank Records: _____
Cancel cheque No.**: _____

(Please attach a blank cancelled cheque copy with payee name printed on the cheque and Pan Card Copy)

If customer name/ account no /IFSC code is not available on cancelled Cheque then NEFT mandate form with Bank Sign & seal and customer signature is mandatory.

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all reasons of incomplete or incorrect information, I would not hold the user institution responsible.

Signature & Stamp of the Payee

Verified By
(Bank Official Stamp and Authorized Signature)

Terms and Conditions for Payments through RTGS/NEFT

1. The details provided by the Customers in the Mandate Form shall be considered as final and ICICI Lombard General Insurance Company Ltd. shall not be responsible for cross verification of any of the details provided therein.
2. The RTGS/ NEFT facility shall be effective for the respective Customer(s) within 15 days of the receipt of the Mandate Form by ICICI Lombard General Insurance Company Ltd. and/ or within such period as may be reasonably required by ICICI Lombard General Insurance Company Ltd. to activate the RTGS/ NEFT facility.
3. The Customer agrees that under the RTGS/ NEFT facility, there may be a risk of non-payment in the Account of Customer on the day of the credit of Payments due to change in the applicable regulations pertaining to RTGS/ NEFT facility or due to any other reasons without any fault/inaction/failure on part of ICICI Lombard General Insurance Company or any factor beyond the control of ICICI Lombard General Insurance Company Limited.
4. The Customer agrees to indemnify, without delay or demur, ICICI Lombard General Insurance Company Ltd. and its agents and keep ICICI Lombard General Insurance Company Ltd. and its agent indemnified harmless at all times from and against any and all claims, damages, losses, costs, and expenses (including attorney's fees) which ICICI Lombard General Insurance Company Ltd. may suffer or incur, directly or indirectly, arising from or in connection with, amongst other things, either of the aforesaid reasons stated in above clauses.
5. The Customer agrees that transaction(s) through RTGS/ NEFT facility may attract inward RTGS/ NEFT charges, which if levied by the Customer's bank, shall be borne by the Customer
6. ICICI Lombard has the absolute discretion to amend or supplement any Terms and Conditions stated herein at any time and will endeavour to give prior notice of Ten days for such changes wherever feasible for the terms and conditions to be applicable. By using the new services, or at the completion of such period, whichever is earlier, the Customer shall be deemed to have accepted the changed terms and conditions.
7. Submission of documents or bank details or any other information does not in any way, shape or form, imply or express or suggest admission of liability by the company.
8. Notices under these terms and conditions may be given in writing by delivering them by hand or e-mail or on ICICI Lombard General Insurance Company Ltd. Website www.icicilombard.com or by sending them by post to the last address of the Customer.
9. These terms and conditions will be governed by the laws of India and any legal action or proceedings arising out of these Terms and Conditions shall be initiated in the courts or tribunals at Mumbai in India.
10. I/ We further undertake to refund any excess amount whether demanded by ICICI Lombard General Insurance Company Ltd. or not, which has been credited in excess to my account at any time due to any reason within 7 days of such receipt of such communication from ICICI Lombard of such excess credit or such information of excess credit coming to the knowledge of the Customer through any other source.
11. I/ We agree that my/our claim payment will be credited from the date ICICI Lombard General Insurance Company Ltd. gets confirmation from its bankers, This facility will continue unless it is revoked by any party and any issuance of relevant credit instruction from ICICI Lombard General Insurance Company Ltd. to its bankers will be valid till such instruction is complete irrespective of the fact that the notice period has expired provided such a credit request has been made by ICICI Lombard General Insurance Company Ltd. before the expiry of the notice period of the Customer.
12. Please attach a blank cancelled cheque or photocopy of a cheque for verification of the particulars provided in this regard.

Signature and Stamp of Customer

Annexure

Sr. No.	Add-Ons/ Extensions	Options	Details (If any)
1	Cover for Pre-Existing Diseases		
2	Maternity Expenses		
3	Out Patient Department (OPD) Expenses		
4	Cost of Prescribed External Medical Aid		
5	Baby Day One Cover		
6	Critical Illnesses Cover		
7	Travel Expenses for Medical Treatment		
8	Dental Expenses		
9	Cover for Alternate Methods of Treatment		
10	Donor Expenses		
11	Ambulance Charges		
12	Pre and Post Hospitalization		



ICICI Lombard General Insurance Company Limited

Mailing Address: Interface Building No. 16, 601-602, 6th Floor, New Link Road, Malad (West), Mumbai - 400 064.

Registered Office Address: ICICI Lombard House, 414, P. Balu Marg, Off Veer Savarkar Road, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

Visit us at www.icicilombard.com • **Mail us at** customersupport@icicilombard.com • Toll Free No.: **1800 2666** • Chargable No.: **+91 86 55 222 666**

Insurance is the subject matter of solicitation. IRDA Reg. No. 115. CIN : L67200MH2000PLC129408. • UIN : ICILGP24018V052324 • Misc 11

APPENDIX F – GENERAL LIABILITY INSURANCE



PROPOSAL FORM COMPREHENSIVE GENERAL LIABILITY INSURANCE

GUIDELINES FOR COMPLETION OF THE PROPOSAL FORM

1. Please answer all questions on this Proposal completely, accurately and correctly. For all questions that do not apply, please mention clearly that the question is Not Applicable (Note: all questions answered "NA" will be considered to be answered as Not Applicable).
2. This Proposal must be SIGNED, STAMPED and DATED by an authorised signatory of the proposed policyholder.
3. Insurance is a contract of Utmost Good Faith which requires the proposed policyholder to disclose all material facts in relation to this Proposal in respect of the proposed policyholder and each proposed Insured and to also not suppress any material facts in relation to this Proposal while responding to the questions in the Proposal. If You believe that any fact/ information/ documentation is material to this Proposal then You must disclose it to the Insurer. The Policy shall become voidable at the option of the Insurer, in the event of any untrue or incorrect or incomplete statement, misrepresentation, non-description or on non-disclosure in any material particular in the Proposal/personal statement, declaration and connected documents, or any material information having been withheld by the proposed policyholder or any one acting on its behalf to obtain any benefit under this Policy.
4. If You require additional space to answer any question on this Proposal, please attach additional sheets of paper and indicate on the additional sheet the question number to which the information being provided pertains.
5. Kindly contact the Insurer's Offices or Agents or Your broker for any queries or clarifications that You may have on the Proposal or the questions contained therein.
6. The proposed policyholder will be referred to in this Proposal as "proposed policyholder", "You" or "Your".

Note: The liability of the Insurer in relation to the subject matter of this Proposal shall not commence until this Proposal has been accepted by the Insurer through issuance of the Policy Document/Cover Note and subject to the receipt of premium by the Insurer.

SECTION I: PROPOSED INSURED INFORMATION

Name of the policyholder

Address

City / Town / Village

State Pin Code

Phone No. Fax Number

E-Mail Address

Website

Type of Proposer (Please ✓) ☐ Individual ☐ MSME/SME ☐ Partnership Firm ☐ Company ☐ Government ☐ Others

SECTION II: GENERAL INFORMATION

Names of all subsidiaries or affiliated companies to be insured:

Please describe your business operations and activities:

Length of time in business:

Does Insured have a subsidiary, affiliate or representative in the USA? If yes, please provide Name and Addresses of such affiliation:

Is Insured currently covered or seeking coverage under any ILGIC policies? If so, please provide details:

Name and Registered Address of Additional Insured, if any:

Are you or any of the proposed applicants/beneficial owner a PEP* or Family member/ Close relatives/Associates of PEPs*? ☐ Yes ☐ No

If yes, please give details (Nature of relationship and position held by PEP):

*Politically Exposed Persons (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Government, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

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Registered Office Address:

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Near Siddhivinayak Temple, Prabhadevi,
Mumbai 400 025.

PROPOSAL FORM COMPREHENSIVE GENERAL LIABILITY

INSURANCE Toll free no : 1800 2666

Alternate no : 8655222666 (Chargeable)

E-mail : customersupport@icicilombard.com

Website : www.icicilombard.com

UIN: IRDAN115CP0026V01201920 (Commercial)

1

CIN : L67200MH2000PLC129408

SECTION III: PREMISES RISK DETAILS

Please provide complete description of activities for which coverage is required

List of Premises to be covered in India and Overseas:

Territory	No of Manufacturing Units/Plants		No of Godowns/ Warehouses/ Shops/Tank Farms		No of Offices/ Hotels/ Guest houses/ Testing Centres	
	Locations	Nature of Risk	Locations	Nature of Risk	Locations	Nature of Risk
India						
Overseas						

Please provide Annual Sales Turnover of last 3 years: (in INR)

Projected	
Current Year	
Previous Year	

Please describe in brief surrounding areas and third party property within an approximate radius of 2 kms from Insured's manufacturing unit:

Manufacturing Unit	Industrial Area	Agricultural Area	Residential Area	Others

Please provide security measures taken in the manufacturing units

Please provide Risk inspection report of the manufacturing units

Do you handle or use gases, pressure-storage, explosive, hazardous substances, asbestos, toxic, radioactive materials and hydrocarbons?

If so, please give details of their quantity, storage, handling and precautions taken:

Description of Substance	Quantity Stored	Storage Handling	Precautions taken
--------------------------	-----------------	------------------	-------------------

Is there a programme for the prevention of fire, explosion incidents? If so, pls indicate:

(a) On-site Emergency plan

(b) Availability of service organisation in case of such incidents (fire brigade, specialists in environmental protection and toxicology):

Will you, or your employees, handle or come into contact with any industrial dust of know harmful nature (e.g. asbestos, silica, cotton), radioactive materials, or any other substance harmful to health?

Extensions required:

a) Act of God Perils Extension (viz., Earthquake, Storm, Typhoon, Flood and Inundation etc.):

b) 72 Hours Sudden and Accidental Pollution Extension:

c) Effluent Discharge Extension:

If yes, what is the length of pipeline from the compound wall of your premises to the disposal point?

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Travel of Executives:Number of Employees that Travel Overseas Annually: Number of travel days per year: Purpose of trips: Overseas Travel Destinations: **Advertising Information:**What percentage of your annual sales is derived directly from your web site? Do you use comparative advertising in your advertisements? If "Yes", was an independent organization consulted on how such comparisons were made? Is music used in your advertisements? If "Yes", were all the rights secured prior to use? Is the likeness of famous people used in your advertisements? Have you ever been sued, or have you sued another, for copyright or trademark infringement? Besides the information related to your goods, products or services, do you produce any other publications for external use? Does your legal counsel review your product brochures, promotional and website materials prior to release? **Section IV: Product Risk Details**

Please provide a specific description of products manufactured or supplied to be considered for insurance

Products	Principal Components	Annual Units Produced	End Usage/ Intended Customer Use	Expected Life of the Product

Do you manufacture Your products completely (including all their parts/components)? If no, please provide details of parts/ components outsourced by You.

Do you carry out installation work? How long have you been marketing the above mentioned products? How long have you been exporting to these countries? USA and Canada: UK/Europe: Rest of the World: Please provide geographical split of the turnover of last three years: (Amount in INR)

US/Canada	UK/Europe	ROW	India
Projected			
Current Year			
Previous Year			

Please furnish particulars of new products to be marketed during the next 12 months: **ICICI Lombard General Insurance Company Limited**

IRDA Reg. No. 115

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