

# Employee Insurance Policy

*'Name of the Company' believes that employees' health is of utmost priority, and we ensure that security measures are to be taken accordingly. If somehow the employees are a victim of an accident, the company assures the employees of proper health insurance coverage. The insurance provided by the company remains 100% compliant to the government rules and regulations under the labor acts.*

## Purpose

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The purpose of the Employee Insurance policy is to help the employees with proper health insurance coverage with a hospital/clinic, 'Name of the Company' has tie-ups with.

The company assures to help the employees in the situation of any financial burden and provide them immediate medical care.

## Scope

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The policy applies to every employee working currently for 'Name of the Company' and only applicable to the period of employment.

## Guidelines

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The employees are provided insurance under a list of situations that can be a threat to employees' health. These situations may be any one of the following:

1. Financial coverage of loss of life due to an accident at the company premises only.
2. Operative charges for any type of medium or small injury.
3. Medication charges.
4. Hospital charges.
5. Insurance settlement and helping of the same to the family members.

The employee can only avail of insurance under the above conditions with the hospital/clinic who has tied-up with the company.

The company will also provide ESIC benefits to the employees, as stated by the government.

## Limitations

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Employees of 'Name of the Company' cannot avail of the benefits of this policy under the following conditions:

1. If the employment period of the particular employee has been completed with the company.
2. If the employee is admitted to a hospital, the company has no tie-ups.

## Insurance Coverage guidelines

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This insurance will cover the hospitalization charges for the employees under the following conditions:

- Senior Managers and above level: ₹ 50,000 per annum
- Junior Managers and below level: ₹ 10,000 per annum

## Dissemination

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The policy will be shared with all the employees through the online portal and mobile app.

