

## **Employee's Compensation Insurance Policy- Endorsement Wordings**

### **Endorsement 1: Coverage for Limited Medical Expenses**

**Policy No.:**

**Insured:**

In consideration of the payment of an additional premium it is hereby understood and agreed that this Policy is extended to cover **Insured's** liability towards medical expenses for treatment of **Injury** arising out of accident in respect of which indemnity granted under this Policy otherwise applies.

Provided always that the liability of the Company under this endorsement shall be limited to Rs \*\_\_\_\_\_.in respect of each **Employee** per accident. and the aggregate liability of the Company for all accidents during the **Period of Insurance** to Rs. \* \_\_\_\_\_.

Subject to otherwise to the terms, provisions and conditions of the within Policy.

### **Endorsement 2: Coverage for Medical Expenses at Actual**

**Policy No.:**

**Insured:**

In consideration of the payment of an additional premium it is hereby understood and agreed that this Policy is extended to cover **Insured's** liability towards medical expenses for treatment of **Injury** arising out of accident in respect of which indemnity granted under this Policy otherwise applies.

Provided always that the liability of the Company under this endorsement shall be limited to Medical Expenses incurred at actual in respect of each **Employee** per accident.

Subject to otherwise to the terms, provisions and conditions of the within Policy.

### Endorsement 3: Coverage for Occupational Disease (Limited)

**Policy No.:**

**Insured:**

In consideration of the payment of additional premium it is hereby understood and agreed that the indemnity herein granted is extended to cover the legal liability of the **Insured** to **Employee** for **Occupational Diseases** solely and directly contracted due to employment under the **Insured** in the **Business** in respect of which the within Policy is granted.

Subject to otherwise to the terms, provisions and conditions of the within Policy.

### Endorsement 4: Coverage for Contractors Workers/ Employees

**Policy No.:**

**Insured:**

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity herein granted is extended to cover the legal liability of the **Insured** to **Employees** in the employment of Contractors performing work for the **Insured** while engaged in the **Business** in respect of which the within Policy is granted, but only so far as regard claims under the Employees Compensation Act, 1923, and subsequent amendments of said Act prior to the date of the issue of this Policy.

1. Contractor's Name

Registered Address:

Sr. No.	Description of work done by <b>Employee</b>	Declared Number of <b>Employees</b>	Declared <b>Wages/Contract</b> Value during the <b>Period of Insurance</b>	Place/Places of Employment
1				
2				

2. Contractor's Name

Registered Address :

Sr. No.	Description of work done by <b>Employees</b>	Declared Number of <b>Employees</b>	Declared Value during the <b>Period of Insurance</b>	<b>Wages/Contract Period of</b>	Place/Places of Employment
1					
2					

Subject to otherwise to the terms, provisions and conditions of the within Policy

**Endorsement 5: Coverage for Terrorism:**

**Policy No.:**

**Insured:**

In consideration of the payment of additional premium, it is hereby understood and agreed that this Policy is extended to cover the legal liability of the Insured to the Employee by accident directly or indirectly caused by or arising from or in consequence of or attributable to any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities(Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

Subject to otherwise to the terms, provisions and conditions of the within policy.