



# FUTURE GENERALI INDIA

Insurance Company Limited

## Workmen s Compensation - Policy Schedule

|                                      |                                                                                                                                                                           |                            |                                                   |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|---------------------------------------------------|
| <b>Policy Servicing Office</b>       | : Future Generali India Insurance Company Limited, 1st Floor D.No.7-1-21A, APDL Estate Opp Country Club, Begumpet, Hyderabad, Andhra Pradesh, 500016, Tel_No:040-66038600 |                            |                                                   |
| <b>Policy and Certificate Number</b> | : 2014-L0040987-FWC                                                                                                                                                       | <b>Period of Insurance</b> | : From 00:0001/04/2014 To midnight of 31/03/2015. |
| <b>Insured</b>                       | : I V R C L Ltd                                                                                                                                                           |                            |                                                   |
| <b>Address</b>                       | : M 22/3RT, Vijayanagar Colony, HYDERABAD, Andhra Pradesh, 500081                                                                                                         |                            |                                                   |

In consideration of the Policyholder named herein paying to the Future Generali India Insurance Company Limited (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

### Co-insurance Details

| Insurer                                         | Share (%) |
|-------------------------------------------------|-----------|
| Future Generali India Insurance Company Limited | 100%      |

### Risk Details

|                                       |                                                    |
|---------------------------------------|----------------------------------------------------|
| <b>Nature of Business</b>             | : Various works like Civil constructions, Erection |
| <b>Project Name</b>                   | :                                                  |
| <b>Location</b>                       | : Various Locations as per annexure                |
| <b>Contractor/Sub-Contractor Name</b> | : M/s IVRCL Ltd                                    |

| No of Employees | Particulars                    | Estimated Annual Wages |
|-----------------|--------------------------------|------------------------|
| 2145            | Skilled Workers                | 285,714,000.00         |
| 2000            | Semiskilled Workers            | 244,800,000.00         |
| 2190            | Unskilled Workers              | 252,288,000.00         |
| 55              | Skilled Workers- Coal Mine     | 5,742,000.00           |
| 40              | Semiskilled Workers- Coal Mine | 3,744,000.00           |
| 50              | Unskilled Workers- Coal Mine   | 4,320,000.00           |
| <b>Total</b>    |                                | <b>796,608,000.00</b>  |

### Schedule Of Premium

|                                |                     |
|--------------------------------|---------------------|
| Gross Premium                  | 6,230,551.64        |
| Add Service Tax including Cess | 770,097.00          |
| <b>Total Premium</b>           | <b>7,000,648.64</b> |

Subject to adjustment in the terms of Conditions 6 The estimated amount of wages salaries and other earings on which premium is based

### Additional Clauses, Conditions, Warranties & Exclusions

Terrorism is excluded from coverage.  
The Insured shall disclose details of wages to all the employeescovered under the Policy and any change in actual wages should beintimated to the company in writing in advance and would be covered atthe option of the company subject to payment of additional premium.  
If the wages declared by the insured which is mentioned on thispolicy is less than the actual wages earned, the maximum liabilityof the company will be limited to the wages as mentioned on thispolicy.  
Policy excludes workman having been under the influence of liquor ordrugs or any other toxics.  
Policy excludes willful disobedience by the workman of orders andrules expressly given to secure the safety of workman, or  
Policy excludes willful removal or disregard by the workman of anysafety device provided for the safety of workman.  
Jurisdiction / Territory : India  
Maximum Liability of Future Generali India Insurance CoLtd will not be more than INR 30 crores in aggregate.  
No Cover for Medical expenses.  
No Cover for occupational Diseases.No cover for common law and fatal accidents.  
Cover for Blasting , Explosion,Excavation, tunneling andunderground mining work in connection with mining,quarrying for work is restricted up to INR 1 Crore any oneand in aggregate.

### Law(s)

WC Act 1923 and subsequent amendment of the said Act prior to the date of issue of the policy provided that the insurance granted hereunder is not extended to include  
i. Any interest and/or penalty imposed on the insured on account of his/their failure to comply with the requirments laid down under WC Act 1923  
ii. Occupational disease of any kind.





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Important:- 1. All other Terms, Conditions and Exclusions as per attached Policy Wordings. 2. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.

For Future Generali India Insurance Co. Ltd.

Receipt No : Z4092803  
Date of Issue : 07/04/2014  
Place of Issuance : Mumbai\*

\*Address as mentioned below.

This policy is not valid unless it is countersigned by an authorised signatory

(Authorised Signatory)

The stamp duty of Rs 6,230.55 paid by GRAS DEFACE NO.0000519314201314, dated 10/02/2014.Mudrank 2004/4125/CR/690/M-1,dated 31/12/2004.





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Insurance Company Limited

## PREMIUM RECEIPT

### INSURED DETAILS

|                                                                                            |                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Policy Number</b> : 2014-L0040987-FWC                                                   | <b>Policy Servicing Office</b> : Future Generali India Insurance Company Limited, 1st Floor D.No.7-1-21A, APDL Estate Opp Country Club, Begumpet, Hyderabad, Andhra Pradesh, 500016 |
| <b>Customer Id</b> : 17175417                                                              |                                                                                                                                                                                     |
| <b>Name of Insured</b> : I V R C L Ltd                                                     |                                                                                                                                                                                     |
| <b>Address</b> : M 22/3RT<br>Vijayanagar Colony<br>-<br>HYDERABAD<br>Andhra Pradesh 500081 | <b>Area Code</b> : Hyderabad Branch Office<br>: 60021431                                                                                                                            |
| <b>Period of Insurance</b> : From 01/04/2014 to 31/03/2015                                 |                                                                                                                                                                                     |

Received with thanks from I V R C L Ltd a sum of Rs. 7,000,648.64 towards Premium on the above mentioned Policy.

### PARTICULARS

### PREMIUM

|                             |                     |
|-----------------------------|---------------------|
|                             | Rs.                 |
| Gross Premium               | 6,230,551.64        |
| Add : Service Tax           | 747,666.99          |
| Add : Education Cess        | 14,953.34           |
| Add : Higher Education Cess | 7,476.67            |
| Stamp Duty                  | 0.00                |
| <b>Total</b>                | <b>7,000,648.64</b> |

### NOTE :

1. This is a computer generated receipt and does not require a signature.
2. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
3. Upon issuance of this receipt, all previously issued temporary receipts, if any related to this policy, are considered null and void.
4. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

