

**WORKMENS COMPENSATION POLICY  
POLICY SCHEDULE**

Agent/Broker Name - Axis Bank Ltd

Agent/Broker License Code - 1891411 : Agent/Broker:Contact No - 18001035577  
(mobile or landline)

Insured Name : Dusib & Supreme Infrastructure India Ltd.

Policy No.: 0302101626

Address : Millenium Plaza,  
9th Floor, Sec 27,  
Gurgaon, 122002  
Haryana

Business : Construction of DUSIB pocket II Bhalaswa Project Jahangirpuri, Delhi

Law(s) : 1. The Employee's Compensation Act, 1923  
2. Fatal Accidents Act, 1855

Note:- The Employee's Compensation Act, 1923 and subsequent amendments of the said Act prior to the date of the issue of the Policy provided that the Insurance granted hereunder is not extended to include:

any interest and/or penalty imposed on the Insured on account of his/their failure to comply with the requirements laid down under the Employee's Compensation Act 1923

Period of Insurance : (a) From : 30/01/2015 To : 29/01/2016 (both dates inclusive)

(b) Any subsequent period for which the Insured shall pay and the Company shall agree to accept a renewal premium.

<b>Premium</b>	: Rs.	1,31,719.00
<b>Add 12.36 % Service Tax</b>	: Rs.	16,280.47
<b>Total</b>	: Rs.	1,47,999.00

Service Tax Registration No : AABCT3518QST004

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

Estimated Number Of Employees.	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Value of food fuel quarters and other consideration in addition to money earnings	Estimated Total Earnings	Place or Places of Employment.
100	Unskilled Worker	Rs. 1,02,20,000	--	Rs. 1,02,20,000	Jahangirpuri, Delhi
50	Skilled Workers	Rs. 56,57,500	--	Rs. 56,57,500	Jahangirpuri, Delhi

Insurance is the subject matter of the solicitation. For more details on risk factors , terms and conditions please read sales brochure carefully before concluding a sale.

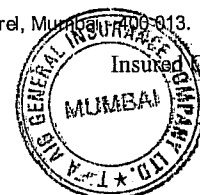
**Tata AIG General Insurance Company Limited**

Registered Office : Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.

Toll Free No. 1800 266 7780, Fax: 022 6654 6464, Visit us at www.tataaiginsurance.in

IRDA Registration Number: 108 CIN: U85110MH2000PLC128425

DC17 Branch: 02



**Conditions:** 1. It is hereby understood and agreed that occupational diseases as defined under the Workmen's Compensation Act are not covered under this policy.

2. Excluding Medical Benefits

3. People covered under ESI will not be covered under this policy

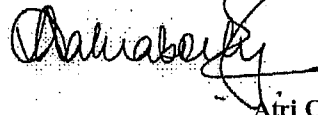
4. No material alteration to the proposed interests and No loss occurrences/deterioration in the Loss

The stamp duty of Rs.65.90/- paid in cash or demand draft or by pay order, vide Receipt/Challan no: MH003707197201415E dated the 06/11/2014

**Date :** 30/01/2015

**Place :** Mumbai

**For TATA-AIG General Insurance Company Ltd.**



**Atri Chakraborty**

**National Head - Operations & Systems**

Policy Servicing Office

**Tata AIG General Insurance Company Limited**

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

**Tata AIG General Insurance Company Limited**

Registered Office: Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

Toll Free No. 1800 266 7780, Fax: 022 6654 6464, Visit us at [www.tataaiginsurance.in](http://www.tataaiginsurance.in)

IRDA Registration Number: 108 CIN: U85110MH2000PLC128425

DC17 Branch: 02



**WORKMENS COMPENSATION POLICY**

WHEREAS the Insured carrying on the Business described in the Schedule and no other for the purpose of this insurance by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance.

NOW THIS POLICY WITNESSETH that if at any time during the Period of Insurance any employee in the Insured's immediate service shall sustain personal injury by accident or disease arising out of and in the course of his employment by the Insured in the Business and if the Insured shall be liable to pay compensation for such injury either under:

the Law(s) set out in the Schedule

or at

Common Law

then subject to the terms exceptions and conditions contained herein or endorsed hereon the Company will indemnify the Insured against all sums for which the Insured shall be so liable and will in addition be responsible for all costs and expenses incurred with its consent in defending any claim for such compensation.

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefore this Policy shall remain in force but the liability of the company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.

Insurance is the subject matter of the solicitation. For more details on risk factors , terms and conditions please read sales brochure carefully before concluding a sale.

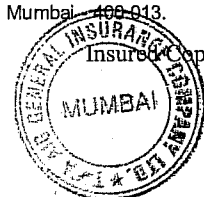
**Tata AIG General Insurance Company Limited**

Registered Office: Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.

Toll Free No. 1800 266 7780, Fax: 022 6654 6464, Visit us at [www.tataaiginsurance.in](http://www.tataaiginsurance.in)

IRDA Registration Number: 108 CIN: U85110MH2000PLC128425

DC17 Branch: 02



## EXCEPTIONS

The Company shall not be liable under the policy in respect of :

- a) any injury by accident or disease directly attributable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, terrorism or military or usurped power ;
- b) the Insured's liability to employees of contractors to the Insured ;
- c) any liability of the Insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement ;
- d) any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and any such party.

## CONDITIONS

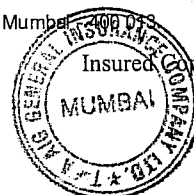
1. This policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.
2. Every notice or communication to be given or made under this policy shall be delivered in writing to the Company.
3. The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations.
4. In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible give notice thereof to the Company with full particulars. Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on receipt Notice shall also be given to the company immediately the Insured shall have knowledge of any impending prosecution inquest or fatal in connection with any such occurrence as aforesaid.
5. No admission offer promise or payment shall be made by or on behalf of the Insured without the consent of the Company which shall be entitled if it so desires to take over and conduct in his name the defence or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
6. The first premium and all renewal premiums that may be accepted are to be regulated by the amount of wages and salaries and other earnings paid by the Insured to employees during each Period of Insurance. The name of every employee together with the amount of wages salary and other earnings shall be properly recorded and the Insured shall at all times allow the Company to inspect such records and shall supply the Company with a correct account of all such wages salaries and other earnings paid during any period of Insurance within one month from expiry date of such Period of Insurance. If the amount so paid shall differ from the amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the Company or by a refund by the Company as the case may be.
7. The Company may cancel this Policy by sending seven days notice by registered letter to the Insured at his last known address and in such event the premium shall be adjusted in accordance with Condition 6.

Insurance is the subject matter of the solicitation. For more details on risk factors , terms and conditions please read sales brochure carefully before concluding a sale.

### Tata AIG General Insurance Company Limited

Registered Office : Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai  
Toll Free No. 1800 266 7780, Fax: 022 6654 6464, Visit us at [www.tataaiginsurance.in](http://www.tataaiginsurance.in)  
IRDA Registration Number: 108 CIN: U85110MH2000FLC128425

DC17 Branch: 02



**CONDITIONS (Cont.)**

8. If any difference shall arise as to the quantum to be paid under this Policy, (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or if they cannot agree upon a single arbitrator to the decision of two disinterested persons as arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the order party in accordance with the provisions of the Arbitration and Conciliation Act 1996, as amended from time to time and for the time being in force. In case either party shall refuse or fail to appoint arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint sole arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

9. The due observance and fulfillment of the terms, conditions and endorsements of this Policy so far as they relate to anything to be done or not to be done by the Insured and the truth of the statements and answers in the Proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

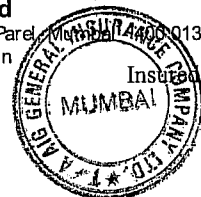
Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

**Tata AIG General Insurance Company Limited**

Registered Office : Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.  
Toll Free No. 1800 266 7780, Fax: 022 6654 6464, Visit us at [www.tataaiginsurance.in](http://www.tataaiginsurance.in)

DC17 Branch: 02

IRDA Registration Number: 108 CIN: U85110MH2000PLC128425



Insured CopyPage3 of 5



Tata AIG General Insurance Company Ltd.

WITH YOU ALWAYS

**RECEIPT**

Receipt No. 02-00-00323854

Receipt Date 30/01/2015

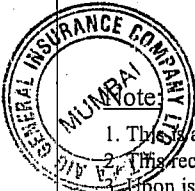
Received with thanks from M/s Dusib & Supreme Infrastructure India Ltd.

a sum of **Rs. 1,48,000.00** ( Rupees One Lakhs Forty Eight Thousand and Paise 00 Only )

vide Cheque no. 054484 dated 29/01/2015 drawn on ,POWAI branch towards

Sr.No.	Policy No.	Total Premium (Rs.)	Utilised from Receipt (Rs)
1	0302101626	1,47,999.00	1,47,999.00

Balance Remaining on the Receipt 1.00



1. This is a computer generated receipt and does not require a signature.
2. This receipt is issued subject to realisation of the cheque.
3. Upon issuance of this receipt, all previously issued temporary receipts, if any, related to this policy, are considered null and void.
4. Any excess amount will be adjusted against subsequent policy applications, or will be refunded on demand.

Service Tax Registration No : AABCT3518QST004

Revenue (Consolidated) Stamp duty duly paid vide Challan No: MH003053835201415E date 26/09/2014 for applicable cases

**Tata AIG General Insurance Company Limited**

Registered Office : Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.

Toll Free No. 1800 266 7780, Fax: 022 6654 6464, Visit us at www.tataaiginsurance.in

IRDA Registration Number: 108 CIN: U85110MH2000PLC128425

**Grievance Lodgment Stage**

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Helpline 1800 266 7780.

You may email to the customer service desk at [customersupport@tata-aig.com](mailto:customersupport@tata-aig.com).

After investigating the grievance internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

**Escalation Level 1**

For lack of a response or if the resolution still does not meet your expectations, you can write to [manager.customersupport@tata-aig.com](mailto:manager.customersupport@tata-aig.com). After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt at this email id.

**Escalation Level 2**

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at [head.customerservices@tata-aig.com](mailto:head.customerservices@tata-aig.com). After examining the matter, we will send you our response within a period of 7 days from the date of receipt of your complaint on this email id. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

**List of Insurance Ombudsmen**

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Shri P Ramamoorthy Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014. Tel.:- 079-27546840 Fax : 079-27546142. Email: <a href="mailto:ins.omb@rediffmail.com">ins.omb@rediffmail.com</a>	Gujarat , UT of Dadra & Nagar.Haveli, Daman and Diu
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL (M.P.)-462 023. Tel.:- 0755-2569201 Fax : 0755-2769203. Email: <a href="mailto:bimalokpalbhopal@airtelmail.in">bimalokpalbhopal@airtelmail.in</a>	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Shri B. P. Parija Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455 Fax : 0674-2596429. Email: <a href="mailto:iobbsr@dataone.in">iobbsr@dataone.in</a>	Orissa
CHANDIGARH	Shri Manik Sonawane Office of the Insurance Ombudsman, S.C.O. No.101 - 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706468 Fax : 0172-2708274. Email: <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a>	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 Fax : 044-24333664.. Email: <a href="mailto:chennaiinsuranceombudsman@gmail.com">chennaiinsuranceombudsman@gmail.com</a>	Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Shri Surendra Pal Singh Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633 Fax : 011-23230858. Email: <a href="mailto:iobdelraj@rediffmail.com">iobdelraj@rediffmail.com</a>	Delhi & Rajasthan
GUWAHATI	Shri D. C. Choudhury Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 Fax : 0361-2732937. Email: <a href="mailto:ombudsmanghy@rediffmail.com">ombudsmanghy@rediffmail.com</a>	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123 Fax: 040-23376599. Email: <a href="mailto:insombudhyd@gmail.com">insombudhyd@gmail.com</a>	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
KOCHI	Shri R. Jyothindranathan Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 Fax : 0484-2359336. Email: <a href="mailto:iokochi@asianetindia.com">iokochi@asianetindia.com</a>	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
KOLKATA	Ms. Manika Datta Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, Kolkata – 700 072. Tel: 033 22124346/(40) Fax: 033 22124341. Email: <a href="mailto:iombsbpa@bsnl.in">iombsbpa@bsnl.in</a>	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Shri G. B. Pande Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331 Fax : 0522-2231310. Email <a href="mailto:insombudsman@rediffmail.com">insombudsman@rediffmail.com</a>	Uttar Pradesh and Uttaranchal
MUMBAI	Office of the Insurance Ombudsman, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106928 Fax : 022-26106052 Email <a href="mailto:ombudsmanmumbai@gmail.com">ombudsmanmumbai@gmail.com</a>	Maharashtra , Goa

Insurance is the subject matter of the solicitation, For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.  
IRDA Registration No.: 108, CIN : U85110MH2000PLC128425. Toll Free No.: 1800 266 7780. Visit us at [www.tataaiginsurance.in](http://www.tataaiginsurance.in)

**OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL**

Shri M.V.V. Chalam, Secretary General  
3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI – 400 021  
Tel : 022-26106245 Fax : 022-26106949  
Email: [inscoun@gmail.com](mailto:inscoun@gmail.com) Web : [www.gbic.co.in](http://www.gbic.co.in)

The Secretary  
3rd Floor, Jeevan Seva Annexe, S.V. Road,  
Santacruz (W), MUMBAI – 400 021.  
Tel : 022-26106980 Fax : 022-26106949