

**EMPLOYEE'S COMPENSATION INSURANCE**
**Part 1 of the POLICY SCHEDULE**

<b>Policy No.</b>	4012/592285909/00/000
<b>Issued at:</b>	MUMBAI - CO
<b>Name of the Insured:</b>	PARADISE ENTERPRISES
<b>Address of the Insured:</b>	FIRST FLOOR, NO.32, D BLOCK, DDA MARKET,,, PRASHANT VIHAR,, ROHINI, NORTH WEST DELHI, DELHI, NEW DELHI, DELHI - 110085
<b>Period of Insurance:</b>	From: 12-Dec-2025 0:00 Hours To Midnight of 11-Dec-2026
<b>Total Sum Insured:</b>	5000000.00
<b>UIN:</b>	IRDAN115CP0017V02201920
<b>Intermediary Details:</b>	<b>Intermediary Code:</b> 202147536685
	<b>Intermediary Name:</b> POLICYBAZAAR INSURANCE BROKERS PRIVATE LIMITED
	<b>Intermediary Contact:</b> 9999999999
	<b>Intermediary E-mail ID:</b> corporatcrt@policybazaar.com

<b>1.Premium Calculations:</b>	
<b>Premium</b>	18,920.00
<b>Stamp Duty</b>	4.00
<b>CGST</b>	0.00
<b>SGST</b>	0.00
<b>IGST</b>	3406.00
<b>UGST</b>	0.00
<b>Total GST</b>	3406.00
<b>Total Premium*</b>	22330.00

\*Premium value mentioned above is inclusive of taxes applicable

2. No. of lives:15

**3.Details of employees to be insured:**

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
4	Semi Skilled Workers	20000	960000	Anywhere in India	Cable Laying, installation & erection work - away from shop / yard risk	NA	135
9	Skilled Workers	22000	2376000	Anywhere in India	Cable Laying, installation & erection work - away from shop / yard risk	NA	135
2	Unskilled Workers	18200	436800	Anywhere in India	Cable Laying, installation & erection work -	NA	135

**ICICI Lombard General Insurance Company Limited**

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

CIN: L67200MH2000PLC129408  
 Registered Office Address:  
 ICICI Lombard House, 414, Veer  
 Savarkar Marg, Near Siddhi Vinayak  
 Temple, Prabhadevi, Mumbai 400 025

UIN : IRDAN115CP0017V02201920  
 Toll free no : 1800 2666  
 Alternate no : 86552 22666 (chargeable)  
 E-mail : customersupport@icicilombard.com  
 Website : www.icicilombard.com

EMPLOYEE'S COMPENSATION INSURANCE

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
					away from shop / yard risk		
Total: 15			Total : 5000000.00				

#### 4. Scope of cover

Main Coverage:	EC Liability Cover Table 'A'
Extensions	
Per Person Limit Only	Medical Extension is covered upto 25,000.00 per person for the policy period

#### Coverages:

1	-Electrical Sub - Stations and Pole Work and Transportation and Meter installation Work all electric work included
2	Cable Laying, installation & erection work - away from shop / yard risk , Cable Laying, installation & erection work - away from shop / yard risk , Cable Laying, installation & erection work - away from shop / yard risk
3	Policy is issued on unnamed basis.
4	Occupational Diseases are not covered.
5	Terrorism is not covered under the policy.
6	No of workers : 15
7	Risk classification code : 135 , 135 , 135
8	Policy for Table A only.
9	Risk Location : Anywhere in India
10	Sub Contractors are Covered

#### Exclusions:

1	Any employment compensation in excess of the actual sum insured for workmen compensation ordinance (not to apply in respect of common law awards)
2	Underground and/or underwater mines and/or underground services in connection therewith. However, this exclusion shall only apply where more than 20 people are working at the same location at any one time.
3	Subaqueous work (underwater work).
4	Quarries, where explosives are used.
5	Contractors engaged exclusively in wrecking or demolition of building and/or scrap metal merchants.
6	Aircraft crews in respect of flight risk. However, this exclusion shall not apply to aircraft which are set aside for non fare paying executive use and which are crewed by six persons or less.
7	Ship crews other than on inland vessels or on vessels operating within territorial waters. However, this exclusion shall not apply to a vessel crewed by six persons or less.
8	Fire bridges other than those formed privately for loss prevention purposes.
9	Service in any kind of armed forces (including, but not limited to military, police, security services).
10	Operation of railways, other than sidings.
11	Employees employed on a permanent basis in USA and/or Canada.
12	Professional sports team.
13	Fire crackers mfg.
14	Losses suffered in the course of manufacturing and /or supplying and/or producing storing, filling, breaking down,transporting:- (a) Fireworks, ammunition, fuses, cartridges, powder, nitroglycerine, or any explosives. (b) Gases and/or air under pressure in containers. (c) Butane, methane, propane, and other liquefied gases. (d) Celluloid and pyroxylin. (e)Petrochemicals and also chemicals of a toxic (as defined under India's Public Liability Act 1991), noxious, explosiveand/or highly flammable nature. (f) Asbestos and/or asbestos products. (It is understood and agreed, however, that the storage, transport and/or handling if any of the substances above mentioned other than f) which is merely incidental to theoperation and/or trade of the Insured not otherwise excluded, is covered.)
15	Losses suffered on or in connection with offshore rigs.

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Exclusions:	
16	Any compensation in medical extension expenses if the injured is hospitalized for more than 12 month due to an accident as per the coverage opted in WC policy.
17	Pandemics/epidemics as declared by WHO and /or Government of India
Nature of work/activity	
Policy type:	Unnamed
Entry age limit	As per EC Act
Policy cover	Table A

Subject otherwise to terms and conditions of Employee's Compensation Insurance Policy  
Signed for and on behalf of the ICICI Lombard General Insurance Company limited, at Mumbai on this date Dec 13, 2025. The Policy shall stand cancelled ab initio in the event of nonrealization of premium.

### Authorised Signatory

ICICI Lombard General Insurance Company Ltd.



Click [here](#) or scan the QR code to view the Customer Information Sheet (CIS). It provides an overview of the policy features, service and claim processes, as well as other important terms.

GSTIN Reg. No: 27AAACI7904G1ZN

IL GIC GSTIN Address: 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

HSN/SAC code: 997139 GENERAL INSURANCE SERVICES

The stamp duty of 4 paid in cash or by demand draft or by pay order, vide Reciept/challan no. CSD282024252825 dated Jul 15, 2025.

Scan here for the Policy Terms and Conditions

