
Workmens' Compensation Policy Wordings

Scope of cover

The policy, provides for two forms of insurance viz,

Table 'A' - Indemnity against legal liability to all employees (whether or not coming within the definition of the term Workmen) under the W.C.Act 1923 and subsequent amendment to the said Act prior to the date of issue of the policy, the Fatal Accidents Act, 1855 and at Common Law.

Table 'B' - Indemnity against legal liability under the Fatal Accidents Act, 1855 and Common Law. (Table 'B' policies may not be issued to cover employees who fall within the definition of "Workmen" under the Workmen's Compensation Act, 1923 as amended).

Sum Insured

The policy does not have a Sum Insured but the estimated "Earnings" of the workmen for the policy period is mentioned on the policy.

Premium

The Premium rate depends on the occupation of the workmen and his/her annual "Earnings"

Significant Exclusions

The Insurance Policy does not cover losses arising out of war and allied perils, nuclear activities and contractual liabilities.

Main Extension

- Medical Expenses
- Occupational Diseases