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## Workmen's Compensation

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The policy does not cover war and allied perils, liability to employees of contractor(unless specifically covered) any employee who is not a workman within the meaning of the laws., any contractual liability and nuclear exclusion.

For any injury not resulting in death caused by accident directly attributable to

1. Workman having been at the relevant time under the influence of drinks or drugs.
2. Willful disobedience of the workmen to an order expressly given or to a rule expressly framed for the purpose of securing safety of the workmen.
3. Willful removal or disregard by the workman of any safety guard or any other devise which he knew to have been provided for the purpose of securing his safety
4. It is important to note that if a workman institutes a claim before the W.C. Commissioner for damages in respect of his injury, he cannot subsequently file a civil suit against his employer.

On the other hand, if he institute a claim under Common Law, he cannot subsequently claim compensation under W.C. Act. Workman can not take with both hands and has to choose his form of redressal.