

Digit Employees Compensation Insurance Policy – Add on cover

Below mentioned is the add on cover available under **Digit Employees Compensation Insurance Policy**. The add on cover applicable to **Your** Policy is mentioned in **Your** Policy Schedule/ Certificate of Insurance.

SL.No	Name of Add on	UIN
1.	Extended Employee Protection	IRDAN158RP0020V01201920/A0007V01202526

1. Extended Employee Protection

If You have opted for this add-on cover and in consideration of the payment of additional premium, it is hereby agreed and declared that the insurance under this policy shall, subject to its terms, conditions, warranties, and exclusions, be extended to include coverage for accidental bodily injury sustained by the Insured's own Employee(s) during the period of employment with the Insured, where such accident occurs outside the scope of such employment.

Coverage would be limited to the below options subjected to limits opted and mentioned on the policy schedule/ certificate of insurance.

- Death
- Permanent Total Disability
- Permanent Partial Disability
- Temporary Total Disablement
- Medical Expenses resulting from the above sustained accidental bodily injury
- Funeral Expenses
- Transportation of Mortal Remains

Situations where the benefit under this Extended Employee Protection cover will not apply:

1. Where the coverage is admissible under Employee's Compensation Act, 1923 or Employees' State Insurance Act, 1948, including any amendments thereto made prior to the issuance date of this Policy, the Fatal Accidents Act, 1855, or under Common Law.
2. Where the accidental bodily injury occurs whilst the employee is involved in any alternate employment during the policy period.
3. Coverage specifically excludes contractor's worker(s)/ employee(s), unless such inclusion is expressly opted for and stated in the policy schedule/ certificate of insurance.

Additional Coverage

Following additional coverage is available under this add on cover, if specifically opted, declared and mentioned in the policy schedule/ certificate of insurance:

I. Coverage for Contractors Worker(s)/ Employee(s)

If this additional cover is opted, coverage under this add on cover will be extended to cover contract worker(s)/ employee(s) performing work for the Insured.

Specific Conditions applicable to Extended Employee Protection Cover

- i. Employee(s) should sustain the accidental bodily injury during the Policy Period.
- ii. Death, Permanent Total Disability, Permanent Partial Disability, Temporary Total Disability of the Employee(s) of the employee(s) should happen within 12 months from the date of accident and date of accident shall be during policy period.
- iii. If this cover is opted, Point no. 3 provided under "3. Exclusion" in the base policy shall stand deleted to the extent of the coverage provided under this add-on.

- iv. Coverage under this add on cover will be available within the geographical limit as specified in the Policy Schedule/ Certificate of Insurance.
- v. Maximum liability of the Company for the coverages will be limited to the Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance.

Specific Exclusions applicable to Extended Employee Protection cover

- i. Any claim arising due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints, detainment of all kinds, chemical contamination, contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel.
- ii. Any claim arising due to injury caused to an employee by accident, directly or indirectly caused by, or arising from, or in consequence of, or attributable to any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss shall be excluded, unless this exclusion is specifically waived by the Company and mentioned in the Policy Schedule.
For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
- iii. Hazardous Activities/Adventure sports
Any sport or activity, which is potentially dangerous to the Insured Person whether he/ she is trained, or not. Such sport/ activity includes but not limited to the following: adventure racing, base jumping, biathlon, big game hunting, black water rafting, bmx stunt/ obstacle riding, bobsleighing/ using skeletons, bouldering, boxing, canyoning, caving/spelunking/pot holing, cave tubing, climbing/ trekking/ walking over 4,000 meters, cycle racing, cyclo-cross, drag racing, endurance testing, hang gliding, harness racing, hell skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, luge, manual labour, marathon running, martial arts, micro - lighting, modern pentathlon, motor cycle racing, motor rallying, mountaineering/ rock climbing, parachuting, paragliding/ parapenting, piloting aircraft, polo, powerlifting, power boat racing, quad biking, river- boarding, river bugging, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting, wrestling and activities of similar nature.
- iv. If the employee is under any other employment other than the covered employer then such accident / injury becomes the liability to the said employer.
- v. Any loss arising out of the employee's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law.
- vi. Any claim from intentional self-injury, suicide or attempted suicide;
- vii. Any claim arising from use or consumption of narcotic or intoxicating drugs or alcohol or solvent, or taking of drugs, except where the insured employee is not directly responsible for the injury / accident though under influence of intoxication.

CANCELLATION CLAUSE APPLICABLE TO ADD-ON COVER:

Cancellation Condition of the Add-On Cover will be same as that mentioned in Your Base Policy to which this Add-On Cover is attached. Subject otherwise to all other terms, conditions, limitation and exclusions mentioned in Your Insurance Policy.