

ORIENT WORKMEN'S COMPENSATION INSURANCE

INSURANCE PRODUCT INFORMATION DOCUMENT (IPID)

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1. WHAT IS THIS TYPE OF INSURANCE?

This policy provides protection to employers against their legal liability to pay compensation to employees who suffer;

- Personal injury by accident; or
- Occupational disease

arising out of and in the course of employment in the insured business.

The policy covers liability under:

- The applicable Workmen's Compensation Law(s) stated in the Schedule; and/or
- Common Law liability (if applicable).

2. WHO CAN PURCHASE THIS POLICY?

This policy can be purchased by:

- Employers carrying on a lawful business;
- Businesses employing "Workmen" as defined under the applicable Workmen's Compensation Law(s);
- Sole proprietors, partnerships, companies, or other legally registered entities employing staff.

3. WHAT IS INSURED?

This policy covers;

- **Legal Compensation to Employees**
  - Compensation payable under the Workmen's Compensation Law(s) specified in the Schedule.
  - Compensation payable under Common Law (if applicable).
- **Legal Costs and Expenses**
  - Legal defence costs and expenses incurred with the insurer's prior consent.
- **Indemnity to Employer**
  - Indemnity against sums the employer becomes legally liable to pay for:
    - Accidental bodily injury; or
    - Occupational disease
    - Sustained during employment.
- **Extensions** - Riot's, Strike & Civil Commotion | Terrorism (at an additional premium)

Special Note - Perils listed above will only be covered, if specifically included in the policy Schedule.

4. WHERE DOES THE COVER BE APPLIED

24 hours a day (subject to on duty), Island wide whichever is stated in the policy schedule, as applicable. (unless otherwise agreed in writing) including direct transit from insured residence to workplace and vice versa.

5. WHEN DOES THE COVER COMMENCE & END

- Cover begins on the date and time shown in the Policy Schedule
- The policy is usually valid for 12 months, unless otherwise specifically stated
- Cover ceases automatically at expiry unless the policy is renewed

6. WHAT IS NOT INSURED?

The policy does not cover:

War, invasion, rebellion, military or usurped power | Any loss arising directly or indirect-ly from acts of terrorism (unless extended) | Liability to employees of contractors | Liability assumed purely under agreement that would not exist otherwise | Employees who do not qualify as "Workmen" under applicable law | Claims where payment is prohibited by international sanctions or embargo regulations | Nuclear energy, radioactive contamination, nuclear weapons | Losses arising from cyber-attacks (subject to specific wording) | Claims arising from asbestos exposure | Electro-magnetic fields (EMF) | Genetically Modified Organisms (GMO) | Transmissible Spongiform Encephalopathy (TSE/BSE) | Toxic mold and moisture-related damage | Confiscation, nationalization, requisition by government authorities | Claims related to silica products or silica dust exposure | Claims directly or indirectly related to HIV/AIDS.

Special Note - Full exclusions are detailed in the Policy Document.

7. ARE THERE ANY RESTRICTIONS ON COVER?

The following conditions apply:

- Injury occurring during the course of employment
- Compliance with statutory obligations
- Premium based on actual annual wages and earnings
- Timely notification of claims
- No admission of liability without insurer's consent

8. WHAT ARE THE RESPONSIBILITIES OF A POLICY HOLDER

At inception

- Provide accurate and complete proposal details.
- Declare correct estimated annual wage along with the categories of employees.

During the policy

- Maintain proper wage records
- Allow inspection of wage books (whenever required)
- Take reasonable precautions to prevent accidents
- Comply with statutory safety obligations
- Share any information pertaining to change in risk materials

In the event of a claim

- Notify the insurer as soon as possible
- Immediately forward any legal notice, write or summons
- Do not admit liability without insurer consent

At renewal:

- Submit updated annual wage declaration
- Share any information pertaining to change in risk materials

9. HOW DO I CANCEL THE CONTRACT?

You may cancel the policy by giving written notice to the insurer.

- Refund of premium will be calculated on a short-period basis if cancelled mid-term.
- No refund will be given if a total loss claim has been paid.

The insurer may cancel the policy by giving written notice as per policy conditions.

10. PREMIUM PAYMENT WARRANTY

Full premiums must be paid within 60 days from the policy commencement. Failure to pay may result in claim denial or automatic policy cancellation.

11. COMPLAINTS & FEEDBACK

If you're not satisfied with our service, you can:

VISIT **any branch or outlet**	CALL OUR CUSTOMER RELATIONSHIP OFFICER **011 20 30 311**
SUBMIT ONLINE **www.orientinsurance.lk**	EMAIL **tellus@orientinsurance.lk**
WRITE TO **Vice President - MD's Office and Administration, Orient Insurance Ltd, JFI Tower 3, 10th Floor, No. 75 Piyadasa Sirisena Mawatha, Colombo 10.**	

What happens next?

- You'll receive an acknowledgment and reference number within 3 working days.
- Complaints are resolved within 14 days.
- Appeals are reviewed within 14 working days.

12. DISPUTE RESOLUTION

If you're still not satisfied:

1. Appeal to the Compliance Officer

EMAIL **tellus@orientinsurance.lk**	TELEPHONE **+94 112 020 429**

2. Further escalation to:

INSURANCE OMBUDSMAN **143A Vajira Road, Colombo 05** **+94 112 505 542 / 041** **www.insuranceombudsman.lk**	INSURANCE REGULATORY COMMISSION OF SRI LANKA (IRCSL) **World Trade Centre, Colombo 01** **+94 112 396 184-9 / 335 167** **investigation@ircsl.gov.lk** **infor@ircsl.gov.lk**

3. Final Option:

Arbitration or legal proceedings under Sri Lankan law.

13. OTHER IMPORTANT INFORMATION

- Make sure you signed the dully filled proposal form prior to obtain the Insurance cover
- Your ID no or Passport no and contact information need to be correctly updated with the company for future correspondence
- Vehicle usage should be correctly updated in the proposal form.
- Make sure your vehicle reflects its market value as a sum insured during the policy period.
- All the material changes (Changes of usage, Modification to vehicle, change of use etc.) should be informed to the company immediately.
- Your insurance cannot be transferred to the new owner, therefore, refrain from handing over the insurance certificate/card to new owner.

The IPID is intended to provide a summary of the main cover and key features of the policy and is not personalized to your specific individual needs. Complete pre-contractual and contractual terms on the full and personalized information, and exclusions of the product are provided in your policy document. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

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Orient Insurance LTD is Licensed by the Insurance Regulatory Commission Sri Lanka (IRCSL)