



## WORKMEN'S COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

*Workmen's Compensation Insurance provides cover to employers in respect of injuries or occupational illnesses sustained by their employees during the course of work. It provides compensation as per labor laws of the country of employment and sustained within the agreed geographical area.*

*Additionally, all employers have a legal duty to protect the safety of their employees at work. Those who fail to do so will be legally obliged to pay compensation if an employee is injured, or becomes ill, as a result of their negligence. Employers' Liability insurance covers the compensation awarded by the Courts against employers in respect of work accidents caused due to the employers' negligence.*



# COVERS INSURED

- › Claimant's costs and expenses associated with a claim.
- › Legal costs incurred by the employer in defending a claim with the insurer's consent.

# OPTIONAL EXTENSIONS

- › Medical expenses in private hospitals subject to a limit.
- › Employee to employee liability.
- › Cover for accidents whilst insured employees are travelling to or coming from work.
- › Extension of geographical area for temporary non-manual business visits.
- › Repatriation expenses subject to a limit.

# MAJOR EXCLUSIONS

- › Offshore work.
- › Nuclear energy risks.
- › War, sabotage and terrorism.
- › Terrorism.
- › Asbestos.
- › Emerging Risks.
- › Acquired Immune Deficiency Syndrome (AIDS) Exclusion.
- › Communicable Diseases.