

WORKMEN'S COMPENSATION TARIFF

GENERAL REGULATIONS

Application of Tariff

1. This tariff applies to all policies issued to Employers to provide compensation to their Employees in respect of accidents and diseases of occupation, whether or not such employees come within the scope of the Workmen's Compensation Act, 1923, and subsequent amendments thereto.

Any risk, or any part thereof, for which a rate is not provided in the tariff, must be submitted to appropriate Reg. Offices who fix the Tariff rate for such risks.

Liability covered

2. The Tariff 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).

No Policy is to be issued to cover liability in excess of that provided by the Tariff forms of Policies and Endorsements unless specifically authorised.

3. (a) No policy is to be issued which covers only a portion of the legal liability except in the case of Insurances (i) to cover fatal accidents only in Coal Mines; (ii) in respect of risks situated in Karnataka State whereunder no liability is to be assumed in respect of Miners' Phthisis or Silicosis under the

Mysore Workmen's Compensation Regulation.

All Employees to be included:

- (b) When table "A" policy is issued all employees coming within the provision of the WC Act 1923 and subsequent amendments by the said Act must be included. In the case of employees in Private employee a policy may be issued covering any class of servants for which separate rates are fixed provided that class are included in the policy.

N.B.1 In the case of public Bodies and/or Municipalities, it is, however, permissible to insure complete Sections or Units thereof separately as individual risks, such as Power Houses, Water Works, Gas Works, Transport Service, Sewage, etc. provided all the employees who are entitled to the benefits of the Workmen's Compensation Act, 1923, of the Department or Unit concerned are included under the terms of any Policy issued in respect thereof.

N.B.2 In the case of risk coming under the purview of the Employees State Insurance Act 1948 it is however permissible to issue separate Table "B" Workmen's Compensation Policies covering those members of the staff, who are not "employees" within the meaning of that Act, provided all such employees in the Insured's service are included therein.

Note 1:- The above Regulation does not however, prohibit the issue of joint or separate policies by two or more Insurers sharing the insurance of a risk as Co-Insurers, provided always that the entire legal liability in respect of the risk is fully covered, reimbursement by the insurers being limited to their agreed proportions, and the period of cover under the joint or different policies is concurrent.

Note 2:- In the event of non-renewal of any of the policies, or alteration in the terms of cover granted under any of the policies all insurers sharing the risk must be advised by the leading Office.

Terms of Insurance:

4. (a) All policies are to be issued for 12 months except that;
- (1) Policies may be issued for a period in excess of 12 months where an additional odd period is required to make a policy renewable on a particular date to meet the convenience of the Insured.
 - (2) Policies may be issued for a period less than 12 months in cases of specific contracts or work which will be completed in less than 12 months provided policies be written for the full period involved.

All premiums must be paid in advance for the full term of the Policy.

Accepting or agreeing to accept of premiums by instalments is not permitted.

Cancellation:

- (b) No refund may be granted for the cancelment of annual Policies unless the policies are cancelled by the Company as provided under Policy Condition No.7

(This Regulation does not affect the provision in Policy Condition No.6 for adjustment of premium at the normal termination of any period of insurance or at the termination of the work which was the subject of Insurance.)

5. The rate quoted in this Tariff are in rupees per mille except in certain cases which are rated per capita and apply to Table "A" policies. Except in cases which are rated per capita the premium must be calculated at the book rate on the total earnings (see Regulation No.7) upto Rs.12000/-per annum and for the excess amount premium shall be calculated at 61/4% of the book rate subject to minimum rate of Rs.2/- per mille per annum or if not engaged in manual labour and provided all such employees are included at a minimum rate of 1.20 per mille per annum..

The rates in this tariff are based on the benefits of the Ordinances and Common Law Damages in this country. Tariff Insurers, when dealing with the rating of risks where because of the nationality of the employers or the employees Common Law claims may be brought in countries other than that to which the Tariff relates, should have regard to the amount of damages likely to be awarded in those countries and to the costs involved in handling such extra territorial claims.

Occupational diseases listed in Part "C" schedule III to W.C. Amendment Bill 1989 may also be covered under the W.C. Policy at an additional premium of 50% of the book rate.

Minimum Premiums

6. Except in the case of Domestic Servants insurances for which the minimum premium is Rs.10/- and except where otherwise provided, no Policy is to be issued at premium less than Rs.20/- or the rate per mille or the particular risk, whichever is the greater, provided that :-

- (a) In the case of a risk including more than one rate, for the trade (or where more than one trade is carried on the rate for the more highly rated trade) is to be the minimum premium but in no case shall such minimum premium be less than Rs.30/-.
- (b) In all trade where wood working machinery is used the minimum premium is to be the rate per mille for wood-working machinists or the rate for the trade, whichever is the higher.

- (c) The minimum premiums apply to a year or any less period for which the insurance is granted, and when a policy is issued for a minimum premium the fact must be expressed on the face of the Policy or by Endorsement.

Earnings, Wages and Salaries

7. The terms 'Earnings', Wages and Salaries shall mean the employees total remuneration paid or fallen due for payment including overtime, value of board and/or lodging, housing accommodation bonuses and all other perquisites privileges or benefits in kind or money, received by the employees from the employer in connection with their employment which are capable of being estimated in money. These terms do not however include any travelling allowance or the value of any travelling concession or a contribution paid by the employer of a workman towards any pension or provident fund or a sum paid to a workman to cover any special expenses entitled on him by the nature of his employment.

No deductions shall be made in respect of any contributions paid by employees in connection with pension or provident funds or of income tax deducted at source.

Board and lodging

When provided by the employer board and lodging must be assessed at its fair value but at not less than 20% of the basic pay plus dearness allowance, bonus and other allowances excluding overtime wages, unless specially authorised by the Committee.

Board only or lodging only must be assessed at its fair value but at not less than 10 percent of the basic pay plus dearness allowance bonus and other allowances excluding overtime wages, unless specially authorised by the Committee.

Clerical Staff and Commercial Travellers

9. Clerical staff and Commercial Travellers risks are to be extracted from the general trade risk and rated according to Tariff.

Wages Adjustment.

10. It is not permissible to agree to forego declaration of wages upon the Tariff wages, Adjustment Statement due at the end of each period of insurance for the purpose of premium adjustment.

All-round Rates:

11. The mark + signifies that rate is an all-round one to be applied to the earnings of employees except the following who are to be rated at their book rates instead of at the trade rate:-

Clerical Staff - See also regulation No.9

Commercial Travellers - See also Regulation No.9

Woodworking Machinists - See also Regulation No.13

Lift Attendants:

Employees engaged in Delivery i.e. employees engaged in delivering by hand, hand craft, cycle horse, horsedriven vehicle or motor vehicle of any description but excluding loading and unloading craft or vessels; and

Motor Drivers as provided for by Regulation No.15

N.B. It is most important that employees in the occupations mentioned above be rated as provided for.

If Insurers are of the opinion that Woodworking Machinists, Lift Attendants, Commercial Travellers or employees engaged in Delivery may be employed and the Insured has not made separate provision for them, Endorsment 5,9, 10 or 11 (as the case may be) should be inserted in policies.

Occupations comprising more than one risk

12. For occupations marked * comprising more than one risk for which separate rates are fixed, each carried on by separate staff in separate building or separate portions of the same building the wages may be stated separately, and each

portion of the risk rated according to schedule, otherwise the highest rate applicable must be charged on the total wages. In such cases, however, where this ruling cannot be applied on account of the temporary character of the work, and the employer will make a separate estimate and will undertake to keep a separate account of the wages paid in respect of any special class of work not usually undertaken by him, the premium may be calculated upon such special of Wages at the Tariff rate.

Wood Working Machinists

13. In every description of risk. where Wood-working Machinists are employed the Tariff rate of Rs.30.15 per mille for such employees must be applied, where or not there is a Wood-working Machinists rating in the Rate Book for the trade in question and such rate must be applied amended vide TAC Circular WC/GEN-1 dt.20.3.55 all employees whether wholly or partially engaged with wood-working machinery.

The term “Wood-working Machinists” means and their labourers engaged in connection with wood working machinery driven by steam, gas water electricity or other mechanical power.

14. Deleted.

Drivers and Attendants of Private Cars, Commercial Motors Vehicles & Motor Cycles

15. Where not otherwise provided for in the Tariff, Drivers and Attendants of Private Cars, Commercial Motor Vehicles and Motor Vehicles are to be rated at the general rate for the trade (see also regulation No.11)

Insured's liability for Contractors' Employees

16. It is permissible to include the risk of the Insured in respect of the employees of Contractors at a premium calculated at the Tariff rate for the work contracted for and charged.

- i) In cases in which the contract is for labour only, upon the total

amount of the contract;

- ii) In cases in which the contract is for labour and material upon a percentage of the full contract price to be determined upon the merits of the case, such percentage in no case to be less than 75 per cent of such contract price;
- iii) In cases in which the contract is for labour material and equipment upon a percentage of the full contract price to be determined upon the merits of the case, such percentage in non case to be less than 50 percent of such contract price.

but where the insured is able to furnish a return of the actual wages

Endorsement No.179 must be used in these cases.

N.B.Tariff insurers must submit detail of contracts falling under (iii) above to the Sub Committee for consideration.

Joint Policies:

17. Joint Policies may be issued indemnifying more than one person or firm in respect of the same employees engaged upon a particular job for an additional premium of 25% which may be modified or waived in the following circumstances:-

- (a) Where an Insurance is required in the names of a Parent Company and its subsidiary and/or Associated Companies, a Joint Policy may be issued without additional premium.
- (b) Where one of the parties is a Public Authority or Government Department, a Joint Policy may be issued without additional

premium.

(c) As otherwise authorised by the Sub-Committee.

Indemnity to Principals

18. Insurances may be extended in terms of Endorsement No.140 without additional charge.

Warehouses

19. Where a warehouse or godown forms part of the premises in which manufacturing processes are carried on by the Insured, the rate for the manufacturing risk must be applied also to his warehouse employees unless otherwise provided for in the Tariff.

In connection with warehouse risks subject to Endorsement No.131 or 230 where it is warranted by the Insured that “no vessel are or will be loaded or unloaded by his employees at his warehouse situated at” the words and/or on dock quayside or wharf” in these Endorsments may be deleted.

Endorsement No.333 must be used in thse cases.

Endorsements

20 The endorsements indicated against the printed rate must be placed on all Policies issued at the rate.

Occassional Domestic Labour

21. Common Law Liability for accidents to occasional domestic labour in connection with the house, garden or stable (but not stables or motor cars unless permanent employees in connection therewith are insured) may be covered for an

additional premium of 25 per cent, of the premium charged for the permanent servants.

If the risk of occasional labour in connection with motor cars is excluded from the policy the additional premium may be based on the premium charged for the permanent servants excluding those employed in connection with motor cars.

When no permanent servants are employed the charge for occasional domestic labour as above described must be a minimum of Rs.10/- to cover legal liability only.

Occasional domestic labour shall not be deemed to include a person employed regularly for more than two days a week or persons employed continuously for more than two months. Servants regularly employed more frequently than twice per week although for only a portion of the day, must be charged for as permanent servants.

Endorsement No.248 must be used in these cases.

Workpeople, engaged in repairing and maintaining property must not be included in domestic Servants Policies.

Additions to permanent Domestic Staffs

23. A special rate either above 500000 or below the normal Tariff rate may be fixed by the Sub.Committee in respect of any risk the wages of which are estimated to exceed Rs.50,000/- per annum, or in respect of any individual contract for which a separate insurance is required in which the wages are estimated to exceed Rs.50,000. Any special rates so fixed may be revised or cancelled by the Sub-Committee at any time for reasons they may deem sufficient. The conditions governing special rating are defined in the Special Rating Rules contained in this Tariff.

N.B. 1. The word "risk" as used above may be defined as one proprietorship.

N.B.2 For the purpose of special rating it is not permissible to combine

the wages for two or more works or premises under the same proprietorship unless such works or premises are carrying on the same trades or process ancillary to such trade.

24.2.95 The facility of special rates sanctioned on the basis of Insureds Co. for existing unit can be extended to a new writ of the same Insured under a fresh policy provided the new unit is not more hazardous than the existing unit enjoy sp.rate.

Medical Expenses:

24. Table "A" Policies may be extended on the following scale to provide for the payment of medical surgical and hospital expenses (including cost of transport to Hospitals), incurred by the Insured:-

Limit Rs.	80 per case	12.1/2%	additional premium
"	120	15%	
"	160	17 1/2%	
"	400	20%	
"	800	25%	
"	1600	35%	
"	2400	45%	

Endorsment No.345 must be used

SPECIAL RATING RULES

Procedure

1. Matters concerning special ratings may be dealt with at the regular meetings of the Miscellaneous Committee, or at special meetings convened for the purpose at the discretion of the Chairman.
2. The submitting Insurer or any Insurer directly interested shall be entitled to attend the Committee meeting at which an application for special rating is considered but shall not be entitled to vote thereof.

Eligibility for special rating

3. A risk may be submitted for special rating in terms of Regulation No.23 provided that :-
 - (a) The risk has been upon the books of the submitting Insurer for a period of atleast nine months prior to the application, or
 - (b) Specially vouched for by proposer in any case where the risk has not been insured by a Insurer during the period in question.
 - (c) The risk has not been upon the books of submitting Insurer or any other Insurer for a period of at least nine months prior to the application.

Particulars to be furnished

4. Applications for special rating must be made on the form drawn up for the purpose by the Committee accompanied by a fully completed form signed by the proposer, as well as a copy thereof, the latter to be retained by the Committee for record purpose.

Where any portion of the experience shown in the application is not that of the submitting Insurer it must be either :-

- (a) Confirmed by the Insurer or Insurers writing the business during the period under review, or
- (b) Specially vouched for by the proposer in any case where the risk has not been insured by a Insurer during the period of quesiton.

Where full details of the experience, as required on the application and proposal forms, are not supplied the Committee shall have discretion to grant a special rate provided that the information furnished complies with this rule in substance though not in form.

5. Deleted

Risks rated on estimated wages

6. In the case of a new undertaking or in any other case where the wages for the previous twelve months did not exceed Rs.50,000 and the application is made for a rate on estimated wages for the ensuing twelve months, the Committee must be satisfied that there is good reason for anticipating that such Wages will be excess of Rs.50,000 for such period, and if a rate is fixed, the risk shall be subject to review at the first renewal thereafter when particulars of the actual wages must be furnished.

Extension to allied risk

7. Where an Insured for whom a specific risk has been specially rated owns or subsequently takes over under his own control a business of the same description and not more hazardous than that for which the special rate has already been fixed, but where the wages are less than Rs.50,000 per annum, the Committee may, on the application of any Insurer holding the insurance of either or both the risks, extend the special rate to such smaller risk or fix such other rate as they may consider appropriate. Due notice of the application must be given by the submitting Insurer to any other Insurer or Insurers holding the insurance of any portions of the risk. All risks specially rated under this Rule must be submitted for reconsideration when the rate for the original risk is being reconsidered.

Re-submission

8. All risks specially rated under these Rules must be submitted to the Committee for reconsideration at least 15 clear days prior to every renewal but where the wages of any specially rated risk prove upon adjustment to have been less than Rs.50,000 for the past year, it shall be obligatory upon the holding Insurer to bring the case again before the Committee at least 15 clear days prior to any subsequent renewal, and the Committee shall cancel the special rate unless satisfied that the fall in wages is due to temporary and special circumstances. In all cases where permission to continue in such amount of wages at present being paid, together with the Insured's reasons for anticipating that the fall in wages is likely to be only of a temporary character.

Duty to other Insurers

9. An Insurer holding a risk eligible for special rating shall at the request of any other Insurer who has been asked in writing by the proposer to quote for risk intimate to the Insurer at least fourteen clear days before the renewal date of the Policy or if such request is not received in time to enable the holding Insurer to give such Intimation 14 clear days before the renewal date, then within seven days from the date of receipt of such request, whether it is intended to invite renewal of the Policy or to apply for a special rate or for the revision of any special rate recorded by the Committee for such risk. Failing such intimation from the Insurer on request, the Committee, if satisfied that the withholding of the intimation is deliberate, shall be empowered to proceed to the consideration of a special rate or revision of an existing special rate and in such case no special rate shall be granted or revised except with the consent of the enquiring Insurer.

Time from which rate operates

10. Unless otherwise authorised by the Sub-Committee a rate shall not operate prior to the renewal date as indicated in the application for such rate or, in the case of a risk not on the books of any Insurer, the date of the proposal form.

Release of rate

11. No special rates shall be acted upon or communicated to anyone until Official notification thereof has been received in writing from the Regional Committee. The name of every risk specially rated, together with the date of sanction or alteration and the actual special rate sanctioned therefor shall be published for the information of Insurers. This will, however, be done only after all formalities like approval of the special rate by the Tariff Advisory Committee are over.

One Policy to be issued

12. In the event of a special rate being granted it is not permissible, unless specially authorised by the Committee, to issue other than one policy on the basis of the wages stated on the schedule of the Special Rating Application form.

Advice to Regional Secretary

13. Insurers must advise the Regional Secretary of all risks rated under these rules which are placed upon their books and of any such risks which cease to be upon their books.

Cancellation and retention of rates

14. Where a risk for which special rate has been fixed :-

- (i) does not come on the books of an Insurer within six months of the date on which the rate is made, or
- (ii) has ceased to be on the books of any Insurer for six months

the rate for such risk shall be cancelled, subject to the following provisions :-

- (a) A rate may be cancelled by the Committee prior to the expiration of the period of six months mentioned in (i) or (ii) above at the request of an Insurer and with the assent of all Insurer to whom the rate has been furnished by the Regional Secretary.

- (b) A rate above Tariff may, at the discretion of the Committee, be retained upon the books of the Committee for a period of five years.

If re-instatement of a cancelled rate is desired the risk must be re-submitted in accordance with these Rules.

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WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Advertisement Contractors Bill Posters and Distributors	12.15		1
Agricultural Farms	5.85		715
Aerated Water Manufacturers	15.10		2
Aircraft Manufacture of -			
a) Pilots and employees who may at any time fly	121.60		15
b) Wood-working machinists excl. travelling in Aircraft	30.15	287	8
c) All employees excl. travelling in Aircraft	21.40	5;287	16A
Aluminium Goods Manufacture -			
Foundry hands, incl. Stampers	36.50		3
All other employees	15.10	277	4
Aluminium Powder and Paste Manufacturers		72.95	
752			
Analytical Chemists	7.80		5
Animal (wild)			
Catching, keeping, training or working	60.80		6

Antimony Smelters and/or Extractors	30.15		699
Architects	5.85		766
Artificial Stone Makers -			
Hands engaged on Buildings	rate as builder		
All others	30.15	234	7
Asbestos Cement Manufacturers -			
If Application work is done	30.15		661
If no Application work is done	12.15	107	662

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Athletic, Fishing, Gymnastic, Cricket and Golf Goods			
Manufacturers -			
Wood working machinists	30.15		8
All others employees	36.50	5	9
Auctioneers -			
Surveying and inventory making clerks	5.85		10
Others clerks	2.45	210	11
Porters and assistants excl. risk connection with horses and livestock	18.50	6;12	12
Porters and assistants for horses and livestock	60.80		13
Aviation Companies of Firms engaged in flying only and where no manufacture is carried on -			
Pilots and employees who may at any time fly	97.30		15

All other employees	12.15	287	16
Badami Compressed Coal Manufactures		24.30	
747			
Bakelite and Bakelite Goods Makers (as separate trade)	12.15		679
Bakeries and Biscuit Factories -			
Employees engaged with Machinery	12.15		659
All Employees not engaged with Machinery	5.85	13	660
Bamboo and Bentwood Furniture Makers -			
Woodworking machinists	30.15		8
All other employees	12.15	5	17
Barge, Boat, Launch and Yatch only Builders -			
Woodworking machinists	30.15	14	8
All other employees		18.50	5;14
18			

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Barometer Hydrometer, Thermometer, Mathematical, Nautical and Surgical Instruments and Appliance Makers, Watchmakers and Opticians -			
All Employees	5.85		19
Basket Makers -			
Osier and willow cutting	18.50	5	20
Woodworking machinists	30.15		8
All other employees	9.25	5;15	21

Battery Service Station -

All employees excl. batteries makers and erectors	15.10		757
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Bedding and Mattress Manufacturers -

Excl. wire risk	9.25	16	22
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Wire mattresses :

Woodworking machinists	30.15	5	8
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All other employees incl. wire risk	18.50	5	23
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Bedstead Manufacturers (Metal)	15.10		24
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Belting Manufacturers	12.15		25
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Bedding and Mattress Manufacturers - Billiard Makers and Billiard Saloons	9.25		26
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Billiard Tables Makers -

Woodworking machinists	30.15		8
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All other employees	12.15	5	27
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Billposters and Distributor	30.15		28
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Bitumen Lined Paper Manufacturers -

All other employees	30.15		753
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Bitumen refineries	54.50		29
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Blacking and Boot, Metal and furniture polish Mfgrs	15.10		30
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Blacksmiths and Farriers	18.50		31
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WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Blast Furnaces (iron production)	67.10		32
Bobbin and Shuttle Makers, Wooden -			
Woodworking machinists	30.15		8
Bobbin and Shuttle Makers, Wooden			
All other employees	18.50		711

Boiler Makers and Repairers -

Incl. Erection	36.50		33
Boiler scalers	72.95		34

Bone mills -

Incl. Anthrax	27.25		35
Excl. Anthrax	21.40	68	36
Bookbinder (with or without machinery)	9.25		37
Boot & Shoe Manufacturers and Factories (Wholesale)	18.50		38
Boot & Shoe Dealers, Makers and Repairers (Retail)	5.85		706

Brass Founders, Workers and Finishers -

Foundry hands	24.30		39
All other employees	12.15	277	40
Brewers incl. coopers & all processes incidental to the trade and maintenance staff	9.25		41

Brick and Tile Makers -

Where no machinery is used; excl. clay or blaes getting below 6 metres	15.10	22;206	42
Where any machinery is used; excl. clay or blaes getting below 6 metres	24.30	22	43
All employees engaged in clay or blaes-getting below 6 metres excl. pit or mine	36.50		677

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
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Brush Manufacturers -

Wood-working machinists	30.15		8
All other employees (excl. Anthrax)	5.85	68	44

All other employees (incl. Anthrax)	9.25		45
Builders -			
All employees engaged in shop or yard or in construction/ demolition of buildings and other civil construction like dams, bridges etc. incl. excavation			
Excl. blasting and tunneling	30.00		46
Incl. blasting and tunneling	72.95		239
Steeple, Tower and chimney shaft builders or repairers	97.30		48
Builders, Material and Stone, Slate and Pottery Dealers -			
Employees engaged in loading and unloading vessels	97.30	27	49
All other employees	24.30	6	50
Button, Buckle, Hook and Eye Manufacturers -			
Metal	6.25	28	703
Other than Metal	14.85		704
Cabinet Makers -			
Woodworking machinists	30.15		8
All other employees	9.25	5	51
Candle Manufacturers and Tallow Candles	24.30		733
Canneries -			
Tin making	30.15		8
All other employees		18.50	
53			

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
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Canvas and webbing equipments manufacturers -

Where carried on as a separate trade	24.30		700
Where carried on in a Cotton jute mill	7.80		701

Canvassers	3.90		54
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Card, Cardboard, Strawboard and Millboard Makers -	30.15		718
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Cardboard Box and Paper Box Manufacturers -

Machinists	15.10		55
All other employees	12.15	13	56

Caretakers Durwans, Chowkidars and Gatekeepers (except in classifications for which an all-round rate is to be applied under regulation II)	5.85		57
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Carman and Cartage and Contractors -

Incl. Motor Transport companies (not passenger carrying)	42.80		58
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Carbon Papers, Typewriter Ribbons, Inks and
Stamp Pad Mfgs. -

Woodworking machinist	30.15		8
All other employees	18.50		754

Carpenters and joiners - who only undertake contracts
for woodwork -

Woodworking machinist	30.15		8
All other employees	9.25	5	59

Carpet and Rug Mfgtrs.
Sorters -

Incl. Anthrax	24.30		60
Excl. Anthrax	12.15	68	61

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
All other employees, hand work only	12.15	339	62
All other employees, engaged in machinery	24.30	339	63
Carriage Gharry and/or Livery Stable Proprietors -			
Not undertaking carriage contracts	30.15		64
Note: Where cartage contract work is undertaken the rate for carmen and Cartage Contractors must be applied to the whole of the wages			
Carvers in Stone, Masons and Monumental Masons where carried on as a separate trade -			
On Buildings	Rate as Builders		
All Others	24.30	313	65
Employees on board vessels off-shore Plat forms and/or Rigs engaged solely upon catering duties	72.95		763
Celluloid and Celluloid goods makers -	48.65		726
Cement Hollow Block Mfgrs.-			
Where no machinery is used	12.15		739
Where any machinery is used	21.40		740
Cement Works -			
Excl. Quarry or Mining Risk (Quarry and Mining Risks to be rated Separately)	42.80	217	66
Chair Makers -			
Woodworking machinists	30.15		8
All other employees	12.15	295	67

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Chemical Works -			
Incl. acid, Alizarine, alkali, alum, ammonia, aniline, arsenic bichromate of potash, borax, sheep dip and soda works	18.50		68
Chemists and Druggists (Manufacturing) and Patent Medicine Mfgs.	7.80	39	69
Christmas Cracker Makers -	18.50		70
Cinchona Estates -			
Employees on Factory Register	5.85		71
Domestic Servants whose names appear on the Factory or garden register who are paid wholly by estate	2.90		
All other employees	2.90		72
Cinematograph Theaters and Exhibitors -			
All employees incl. clerical and managers but excl. film production	3.90		73
Cinematograph Film Producers -			74
To be submitted for special rating			
Circus, Fair Pleasure Ground Proprietors -			
All employees	60.80		75
Clerical Staff -			
Engaged in trade on mercantile employment			

(Duties strictly limited to indoor clerical work)	2.45	76
Clothing & Underclothing Mfgs.-		
(Wholesale)	5.85	77

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Club Servants -			
All employees incl. Waiters	4.35		78
Coach, Carriage, Bus Body and Wagon Builders and Wheelwrights -			
Excl. Railway Coach and Railway Wagon Building and Repairing Woodworking machinists	30.15		8
All other employees	15.10	5;212	79
Coal Merchants & Dealers -			
Employees engaged in loading and discharging vessels	97.30		80
Carters and all other employees	45.70	43	81
Cocoa Fibre Works, Mat and Matting Makers	5.85		82
Coffee Curing works Where carried on as a separate trade -			
Employees engaged inside the factory	5.85		665
Woodworking machinists	30.15		8
Employees engaged outside the factory	2.90		666
Coffee Estate -			
Domestic Servants whose names appear on the Factory or garden register who are paid wholly by estate	2.90		
All other employees	4.35		83
Coffee Roasters and Essence Mfgs. -	5.85		84
Coir Presses -			

Press employees	15.10	85
Godown coolies (not engaged in delivering for shipment)	5.85	86
Coke Mfgrs.-		
Incl. erecting of ovens	18.50	88

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Cold Storage Warehouses	18.50		89
Collieries -			
Whole Risk (Fiery)			
Pits	72.95	3	90
Inclines & Levels (Minimum premium Rs. 800)	60.80	3;337	91
Collieries -			
Fatal Only (Fiery)			
Pits	54.50	3;337A	94
Inclines & Levels (Minimum of Rs. 480)	45.70	3;337	95
Minimum premium Rs. 480		337A	
Commercial Travellers -			
Employees using Motor Cycles/Scooters	18.25	258	98A
All other employees		3.90	357
98			
Condiment Mfgrs. -			
Confectioners-			
Employees engaged with machinery	12.15		100
Employees not engaged with machinery	5.85	13	101

Container Manufacture where no mechanically drives machines and/or chemical is used	18.50		
Coopers & Vat Makers -			
Woodworking machinists	30.15		8
All other employees	12.15	5	102
Copper T Manufacture	5.85		
Cordial (Fruit) and Canned Fruit Mfgrs. -			
Employees engaged in agricultural work on Fruit Farm	5.85		715

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

All other Employees engaged in the manufacture of Fruit Cordial and Canned Fruit			
If aerated waters are manufactured	15.10		2
If no aerated waters are manufactured	12.15	342	716
Coal and Geological Drilling -			
On land	15.10		742
On River Beds	36.50		743
Corn and Flour Millers - See Flour Mills			
			169
Cotton Mills -			
All process incl. Mill Godowns N.B. Weaving & Printing of cloth by hand power	7.80		104
Cotton Ginning and pressing Factories and Presses -			
Calcutta and Delhi Region	27.75		105

Other Regions	12.15		106
Cotton Godowns and Warehouses -	30.15	131	107
Cotton Bales, loading and unloading into Railway Wagons, incl. delivery (where delivery undertaken by an Independent Contractor, the rate for "Carmen and Cartage Contractors" to apply)	30.15	230	108
Cotton Wadding Mfgs.-	24.30		681
Cotton Waste Merchants -			
All employees	18.50		709

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Crane Drivers -	36.50		768
Crews of Country Craft plying between coastal Ports	121.60		758
Cycle and Motor Cycles Makers, and Repairers, and Cycle Components and accessories makers with or without machinery	15.10	258;259	109
Dairies -			
Wholesale Shop Risks 457b	15.10	11;13 7.80	457a
Delivery by hand, handcraft, Cycle or tricycle	9.25	12	596a
Otherwise, but excl. loading and unloading of craft or vessels	18.50	43	596b

Dentists -

With or without Mechanics	9.25		110
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N.B. All risks entailing the use of radium, radio-active substances or X-ray apparatus must be submitted to the Committee for Special Rating

Die Cutters and/or Sinkers

Incl. Engraving	21.40		111
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Disinfectant Mfgrs. -

Excl. Dyewood Grinders	12.15	39	113
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Distilleries	12.15		114
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WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Divers -	170.25	177	115
Docks -			
Dock service under takings (Excl. Stevedores)	36.50	43	116
Dock Pier and Wharf construction maintenance and/or repairs			
Maintenance and/or repairs	36.50	351	117
Construction (excl. blasting)	48.65		177&219
118			
Employees engaged in blasting	97.30	177	119

Domestic Servants -

In private residences or in personal service of employer
Residence in boarding house club or hotel (not in employee
Of proprietors

per capita

Bearers, Khitmatgars, Hamals, Cooks, Sweepers and Mehters	4.90		120
Mali	7.30		121
Syce (Horse)	14.60		122
Motor Car Driver, Cleaners and attendants	24.30	258	123
Doctors' Dispensers, Assistants and Locum Tenens	5.85		124
Dry Ice Mfgrs. -	36.50		696
Dyers, Dressers and Mercerisers -	18.50		125
Dyewood Grinders - Dye Grinding and Mixing Works -	18.50		126
(Not Dyewood grinding but only dye substances powdered and subsequently mixed)	12.15		127
Educational Training Institutions, Schools and College Staff (Excl. Veterinary Colleges)			

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Clerical Staff	2.45		76
Masters, Mistresses and male and female assistants	2.90		128
All other employees	4.35		129
Electricity - Light and/or Power Supply			

All employees inside and out	21.40	238	132
Electrical Engineers (not manufacturers) Installation and repair of plant, fittings and Appartus incl. wireless, telephone and telegraph:-			
Work on ships and underground in mines and quarries	36.50		130
Work in generating stations, cinemas, factories, theaters, music halls, public halls and similar buildings and roofs of railway station over 9 metres height or where any unit is handled exceeding 12.7 Kilogram in weight	21.40	238	130A
Work other buildings and roofs of railway station over 9 metres height or where any unit is handled exceeding 12.7 Kilogram in weight	18.50	239	131
Electrical Engineers (manufacturers) Makers of fittings and appartus incl. wireless, telephone and telegraph T.V. and Radio cum Recorder Manufacturers' and Computer Companies manufacturing: - Shop and yard risk only-			
a) Where any unit is handled exceeding 12.7 Kilograms in weight when completed for use	18.50	238	671
b) Where no unit is handled exceeding 12.7 Kilograms in weight when completed for use	12.15	238:241	672

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
<hr/>			
Work away from Shop and yard - Rate as Electrical Engineers (not manufacturers) Batteries			
Accumulator and storage batteries makers and erectors Dry Battery and portable electric and torch makers,	18.50		663

button cell Mfgrs.	9.25		133
Electric Cables, Makers and suppliers of incl. Cablelaying, installation and Erection work -			
Shop or yard risk only incl. Carrying	15.10	8	134
All work away from shop or yard	60.80	177	135
Electric Lights and Telephone Wire Coverers - Electric Sign Makers -			
Erection	72.95		675
All other work	18.50	301	676
Electric Refrigerators and Air Conditioners Assembling, Installation Maintenance and Repairs - (a) Domestic purposes :-			
(i) Service men using motor cycles	18.50		137
(ii) All other employees	9.25	336	138
(b) Commercial purposes	22.10		774
Electro-Silver and Nickel Plate Manufacturers and Metal Polishers and Platers -	9.25		730
Telephone Operators -	5.85		558
Wireless Engineers - See Electrical Engineers (not manufacturers)			
Wireless Schools -			
Tuition and demonstration	30.15		642

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
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Elephants - catching, training keeping or working To be submitted special rating			
Embroidery Mills -			
All other employees	7.80		694
Emery Cloth, Glass and sand Paper and cleaning Powder Mfgrs.-	15.10		698
Enamellers and Japanners -			
Where carried on as separate trade-			
Metal only	18.50	323	140
All other materials	30.15		141
Engineers - Bridge building -			
(i) Brick, stone, timber and concrete upto 6 metres in height from road or water level at low tide	36.50	352	142
(ii) Brick, stone, timber and concrete over 6 metres in height from road or water level at low tide	60.80	352A	143
(iii) Column and Girder			
(a) Shop or yard risk	42.80	8;177	144
(b) Erection away from shop or yard	60.80	177	145
Colliery and Mining Machinery -			
Shop or Yard risk only, incl. Carting	21.40	8	146
Fixing, repairing, excl. sinking add chimney shaft erecting	24.30	147	147
Cranes -			
Shop or yard risk only	36.50	8	148
All work away from Shop or yard	60.80	32	149
Gasometers and Tanks - (see Regulation No 12)			

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Shop or yard risk only, incl. Carting	36.50	8	150
All work away from Shop or yard	72.95	32	151
Hydraulic Machinery excl. Lift and Crane making and erecting (see Regulation page 12)			
Shop or yard risk only	36.50	246;8	152
Erecting away from Shop or yard	24.30	246	153
Lifts (see Regulation page 12)			
Shop or yard risk only	21.40	8;155	154
Work away from Shop or yard excl. shaft sinking	24.30	155	155
Shaft sinking	170.25		156
(Note : The aforementioned rates are applicable to Lightest risk only. It is advisable that each Risk be rated according to the nature of the work)			
Engineers not otherwise classified -			
Incl. work away from shop or yard upto 9 mtrs height	27.25	237	157
Incl. work away from shop or yard exceeding 9 mts high	60.80		157A
Excavation, Earth Removal and Filling and Reclamation (not for Sewers and Roads)			
Excl. use of explosives blasting, Tunnelling and quarrying	30.00	291	759
Incl. blasting and tunnelling	72.95		760
Explosives Manufacturers -			
Nitroglycerine based Explosives	75.00		158
Non- Nitroglycerine based Explosives	60.00		158
Slurry Explosives	60.00		
Feathers Manufacturers, Dressers, Purifiers and Merchants	7.80		159

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Ferry & Launch Owners (excl. Towing) -			
Mechanically propelled and 50 tons net tonnage or over Ferry & Launch Owners (excl. towing)	30.15		160
Mechanically propelled and under 50 tons net tonnage Otherwise than Mechanically Propelled	48.65 72.95		161 162
Fire Brigades-			
(on total sums paid)	72.95		164
Fire Extinguishing Appliances Makers -	24.30		767
Fire Loss Assessors -	24.30		165
Fire Work Mfgrs. -			
Where hand power only is used	97.30		166
Where any mechanically driven machinery is used	121.60		761
Fish Dehydrating -	24.30		717
Flag, Banner and Bunting Makers -			
Excl. erection, decoration tents and mosques	12.15	55	167
Incl. Erection	24.30		168
Floorcloth Linoleum Mfgrs.	30.15		725
Flour and Dal Mills	15.10		169
Forge Masters	30.15		170
Forwarding and Shipping Agent's Receiving Offices, Depots and Godowns -			

Delivery	See Classification 596a and 596b		
All other employees	15.10	11	172
Frozen Food Mfgrs. -	18.50		89

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
<hr/>			
Furniture Dealers and Removers and Depository Proprietors -			
Retail Shop and Excl. Delivery and Cartage	12.15	11	172
Removers and Depository hands	36.50		175
Furniture Mfgrs. other than machine hand moulded/plastic to be included -			
Sheet Metal	30.15		750
Other than Sheet Metal:-			
Woodworking machinists	30.15		8
All other employees	9.25	5	176
Furriers -			
Retail Shop risk	7.80	12	177
Wholesale dealers: -			
Excl. handling of raw skins	10.70	12;60	179
Incl. handling of raw skins	15.10	12	180
Galvanising -			
Where carried on as separate trade	30.15		182
Gas mantle (incandescent) makers	9.25		732
Gas Mfgrs -			
Coal -			
All Employees incl. Fitters, meter readers, collectors, inspectors but all excl. gasometer erection painting and repairing demolishers			
	2.15	61	183
Oxygen-and other gases	18.50	61	184
Gasometer painting and repairing	72.95		185

Gas proofing of material when carried on as a separate Trade	12.15	708
Gelatins, Glue, Size and Isinglass Mfgrs -	24.30	724
Ghee Mfgrs- (Tine and steel plate and sheet metal workers To be rated separately under that head)	9.25	670

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
<hr/>			
Glass Mfgrs - Stained-			
Excl. erection and lead poisoning	10.70	215	186
Incl. erection and lead poisoning	21.40		187
Domestic articles such as glasses and decanters	10.70		188
Bottle	9.25		189
Sheet and Plate	12.15		190
Bevellers and Silverers	15.10		191
Embossers, Gliders, Decorators and Glass Sign writers incl. Erection	15.10		192
Glaziers -			
Residences, offices and shops	21.40	62	193
Other risks	24.30		194
Gliding Association - Non flying employees	24.30	287	755
Godwons (See Warehouses)			
Gold and Silver Thread Lametta & Lace Mfgrs.	15.10		195
Golf Clubs - (see Regulation No 8)			
All employees incl. stewards servants and Caddies	5.85		196

Caddies only, per member on total membership (Note: This rate is to be charged on the maximum Membership during the period of Insurance)	0.30 per Capita	197
Individual players, against caddies risk on any links per players	3.70 per Capita	198
Visitors liability in respect of caddies, per visitor (Minimum premium Rs. 10/-)	0.10 per Capita	199

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
<hr/>			
Grain -			
Elevator Employees Corn, Flour, Hay, Straw, Fodder, Seed and Grain merchants and Forage Contractors -	60.80		200
Where no mechanically driven machinery is used, excl. loading and discharging vessels and carting and delivery other than by hand or cart	18.50	206 12;43	201
Where machinery is used, excl. loading and discharging vessels and carting and delivery other than by hand or cart	21.40	12;43	202
All Employees engaged in loading and discharging vessels	97.30		203
Grain Godown and Warehouse Employees	24.30		695
Gramophone Record Makers	18.50		205
Grease Mfgrs.	12.15	29	206
Grindstone & Millstone Makers Not in			

Connection with quarries- (Quarry risks to be rated as quarries)	18.50	37	207
Groundnut Decorticating -			
All employees	12.15		208
Gun Makers - Excl. ordnance work - Workmen engaged in testing and cartridge loading	48.65		209
All other employees	15.10	64	210
Hackle Makers	18.50		211

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Harness and Saddle Makers -			
Wood working machinists	30.15		8
All other employees	12.15	5	212
Hat and Toppee Works -			
All descriptions incl. Ladies' Frames and Shapes	7.80		213
Heald and Reed Makers -			
Wood working machinists	30.15		8
All other employees	7.80	5	214
Heat treatment shops (excl. Forging)	18.50		214A
Hide and Skin Merchants and Dealers -			
Incl. Anthrax	36.50		215
Excl. Anthrax	15.10	68	215A

Hiking Clubs -

Sherpas employed for carrying loads in the mountains:

Wages upto	200/- P.M	60.80	per	775
Wages upto	300/- P.M.	72.95	Cap-	776
Wages exceeding	300/- P.M.	97.30	ita	777

Notes:- 1) The above rates are for a period not exceeding 2 months. Where the period exceeds 2 months but does not exceeds 8 months 25% extra should Be charged. For period exceeding 8 months 50% extra should be charged.

2) The above rates are applicable where no Rope and Tackle are used but loaded by 25% when Sherpas use Rope and Tackle in order to take care of greater hazards involved.

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Hollow Ware Mfgrs. (Metal) -			
Domestic - Utensils incl. stamping and enamelling	24.30		216
Horse Hair Mfgrs -			
Incl. Anthrax	24.30		217
Excl. Anthrax	12.15	68	218
Horse Breeders Trainers and Jokeys	60.80		219
Hosiery Factories	5.85		220
Hospitals-			

Asylums, Nursing, Mission or training Homes -
Reformatories, Public, Benevolent and Charitable, I
institutions, inebriate and similar homes -

Clerical and salaried office staff	2.45	76
Wood-working machinists	30.15	8
Nurses keepers and attendants on Lunatics	9.25	307
All other employees	5.85	306

Construction, alteration, demolition or repair of buildings
must be rated according to the Tariff for Builders, and the
corresponding endorsements must be applied.

N.B. All risks entailing the use of radium radio-active
substances or X-ray apparatus must be submitted
to the Committee for special rating

Hotels-

(Residential Commercial and Temperance) Hydropathic
Establishments, boarding and lodging houses, residential
Chambers, coffee tea and refreshment rooms and restaurants
Excluding public houses, beer shops and taverns (see
Regulation Nos. 7 and 8) -

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Indoor	4.35	19	221
Outdoor and maintenance staff, incl. lift attendants	18.50	24	222
Hurricane Lantern Mfgrs -	24.30		748
Ice Dealers and Mfgrs - Excluding Dry Ice Manufacturers (see Dry Ice Mfgrs)	24.30		223

Import and Export Merchants -

Sircars Superintending only loading and unloading

of freight-		
All employees	30.15	224
Ice Cream Mfgrs/-	12.15	100
India Rubber- (see Regulation No 12)		
Gutta percha, vulcanite and India rubber goods, belting ebonite, ebonestos and water proof material Mfgrs.	24.30	225
Water proof garment makers	5.85	226
Stamp makers	10.70	227
Tyre Mfgrs.	24.30	228
Waste workers and re-claimers	42.80	229
Indigo Mfgrs. -	24.30	230
Inland Water Transport Companies	30.15	231
Ink Mfgrs. -	5.85	232
Insurance Companies -	2.90	236
Insecticides/Pesticide	30.15	765A
Insecticides/Pesticide spraying -	24.30	765
Intra-uterine contraceptives devices Mfgrs.	5.85	

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Ivory, Bone and Tortoiseshell goods Makers, and Pearl cutters -			
Where the materials handled are solely ivory and/or tortoiseshell and/or pearl	18.50	312	240
Where the materials handled are not solely ivory and/or tortoiseshell and/or pearl	36.50		241

Jacquard Harness makers-	18.50		692
Jam and provision preservers and packers -	18.50		242
Jelly and Powder (table) Mfgrs	18.50		243
Jewelers, Goldsmith and Silversmith -			
Retail only	5.85	12;343	727
Wholesale and Mfgr.	9.25	343	728
Tower, Turret, and Railway Clock fixing, repairing and winding	48.65		729
Jute Bales			
Loading and unloading into Railway wagons	18.50		668
Jute Godowns and Warehouses -			
Handling Jute, loose and in pucca or kucha bales	9.25		669
Jute Mills -			
All processes incl. mill godowns	9.25		244
Jute Presses-			
All employees in pucca baling presses	18.50		245
All employees in Kutcha baling presses	18.50		246

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Lamp Makers			

All descriptions incl. incandescent lamps	12.15		247
Land Drainage Service-			
Excl. blasting and tunnelling	30.15	291	248
Incl. blasting and tunnelling	97.30	177	249
Lapidaries and precious stone cutters-			
Excl. Lead poisoning	7.80	297	250
Incl. Lead poisoning	18.50		251
Laundries -			
Incl. receiving office employees -			
Where machinery is used	15.10		252
Where no machinery is used	5.85	206	253
Lead pencil Makers (see Regulation No. 13)	12.15		254
Lead smelters and/or extractors	60.80		255
Leather Dresser and Dyers	15.10		256
Leather Goods Mfgrs.-			
Excl. Belting	15.10		257
LGP Bottling Plant	30.15		
Passengers Lift attendants in Offices, Residential Premises, Shops, Hospitals, Nursling Homes and Educational Institutions	9.25		2.58
Lift Repairing Machinists -			
(Upkeep of Insured 's own property only)	21.40		259

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- Ation No.
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Lighthouse Keepers-	145.90		261
Lime Works and Kilns-			
Excl. Quarry or Mining Risks	30.15	217	262
Linen Finishers	12.15		263
Liquified Petroleum Gas Dealers -			
All employees incl. those engaged in the delivery of Gas Cylinders by hand, handcart and mechanically propelled vehicles	12.15		770
Lock Makers	9.25		264
Live Stock Farm	15.10		457A
Machinery and Metal -			
Buyers, salesmen and show room assistants	12.15	230	265
Warehouse	24.30	78	266
Second-hand Machinery and scrap Metal Dealers excl. dismantling breaking up and demolition	54.50	78	267
Dismantling breaking up and demolition		170.25	
268			
Maltsters	12.15		269
Manure and Fertiliser Mfgrs.-	18.50		270
Marble and granite Works, Dressing and polishing, not in connection with Quarries	60.80	37	271
Margarine Mfgrs.-	9.25		272
Match Mfgrs-	24.30		273

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Meat Market -			
Salesman only	5.85	81	274
Assistants, incl. cutting up	21.40	82	275
Porters	27.25		276
Messengers (Office) and Bill Collectors			
Using Cycles	12.15		690
Not Using Cycles	4.35	334	664
Metal Workers -			
Bell Founders	12.15		278
Metal Spinners	15.10		279
Metal Makers	12.15		280
Pewterers	15.10		281
Stereotypes	15.10		282
Tin Refiners	12.15		283
Typefounders	12.15		284
Maker of -			
Aeroplane small parts (Metal)	12.15		285
Cotton Gin Machinery parts	18.50		286
Electric Light Fittings	12.15		287
Hinges	24.30		289
Gas Fittings	12.15		290
German Silver, Solder, and Spelter Goods	12.15		291
Motor Vehicle small parts (metal)		15.10	
749a			
Valves	12.15		292
Water fitting (excl. Meters)	12.15	281	293
Flexible Metallic Tubing	12.15		294
Metal Workers -			

Workers in Zinc, not smelting or rolling -

Where no work away from the shop or yard is done	15.10	285	295
Where any work away from the shop or yard is done	18.50		296

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
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Mechanical Appliances Like Tractors, Harvesters and Ploughers etc.	36.50		302
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Mica Cutters	9.25		297
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Milk Mfgrs., Condensed and Sterilised	27.25		702
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Mines -

The following rates must be applied to all employees of every description, incl. employees engaged in loading, unloading, carting and all other operations incidental to the work at, in or about the mine -

Asbestos (open cast)	42.80	3	756
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Barytes	36.50	3	365
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Chromite	54.50	3	771
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Copper	48.65	3	
366			

Gold	97.30	3	367
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Graphite	42.80	3	368
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Iron Ore	97.30	3	749
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Lead	48.65	3	369
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Manganese	54.50	3	370
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Mica	42.80	3	371
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Ochre	42.80	3	372
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Salt	42.80	3	373
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Silver	48.65	3	374
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Tin	48.65	3	375
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Wolfram	48.65	3	376
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Motor Cycle and Cycle Patrols (Automobile

Association or Clubs)

All Employees	42.80	258	697
Motor Race Drivers per car per race	121.60		299

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Motor Garages, Showrooms and Assemblers of Motor Vehicles -			
Woodworking machinists	30.15		8
All other employees incl. salesman drivers all mechanics	15.10	5;258	301
Motor Tractors Owners -			
(Land cultivation only)	36.50		302
Myrobalan Extract Manufacturing	15.10		303
Nail Makers -			
Where no mechanically is used	18.50	206	304
Where machinery is used	24.30		305
Nurse -			
Not attending on lunatics	5.85	79	306
Attending on lunatics	9.25		307
Nut and Bolt Makers (Iron and Steel)			
Where no mechanically driven machinery is used	18.50	206	308
Where machinery is used	24.30		309

Oakum Mfgrs.	12.15		310
Oil Companies, importing in bulk for retail Distribution -			
All employees	12.15		311
Oil Mills (not mineral oils) and Oilcake Mfgrs -	36.50	90	312
Oil skin and Tarpaulin Mfgrs -	12.15	235	313

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Oil Well Proprietors and Mineral Oil Refiners -			
Employees engaged in drilling and pumping erection, repair and demolition of riggs telegraph or telephone lines or overhead electric cable	97.30		314
All other employees	30.15		315
Omnibus and Motor Bus Proprietors	24.30		316
Open Cast Coal-Getting (incl. use of explosives)	68.10	355	762
Ore Importers and Exporters where carried on as a separate trade incl. Godown and Loading and Unloading Vessels	97.30		317
Oyster Cultivators	36.50		318
Oil expeller and oil expeller spare parts mfgrs.	27.25		157
Paint Colour and Enamel Mfgrs.-			
Where no red or white lead manufactured	12.15	92	321
Where red or white lead manufactured	18.50		322

Painters and Decorators where carried on as separate trade, not Builders -
(See Regulation No 12)

All risks incl. ship painters, scrapers and scalers	145.90		323
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Excl. churches, chapals, cinemas, theaters, music halls, public halls, gasometers towers, bridges, viaducts or blast furnaces, the painting, scraping or scaling of ships of any work in connection with the roofs of railway stations or railway platform awnings	60.80	66	325
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Palm Trees -

Tapping or Picking	48.65		684
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WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Paper Mfgrs.-			
Hand made only	12.15	93	326
Machine made	30.15		327
Waxed Paper	18.50		713
Paper Patern Makers	12.15		328
Paper Waxing (where carried on as a separate Trade)	18.50	222A	714
Paper Mache Decorators -			
Inside work only	15.10	94	329
Parcel Delivery Agents, Carriers & Carters	36.50		330
Parquet Floor Cutting -			

Wood work machinists	30.15		8
All other employees	12.15	5	331
Parquet Floor Laying -	24.30		332
Patent Fuel and Firelighter Mfgrs.	97.30		719
Patent Card Makers	12.15		334
Perfume Mfgrs.	12.15		335
Pest Control and Fumigation	24.30		765
Petro Pump Stations -			
(Not connected with garages)			
Delivery (see Classification 596a and 596b)			
All other Works	12.15	12	683
Petrochemical Industry	30.15		315A
Photo Block and Process Block Mfgrs.	9.25		336

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Photographers and Photographic Appliances Dealers -			
Shop and studio	7.80	12;97	337
Operators and assistants engaged partly or wholly outside	12.15		338
Picture & Picture Frame Makers, Dealers and Gilders			
Retail Shop risk	12.15	5;12	340
Wood work machinists	30.15		8
All other employees	12.15		341
Picture Frame Moulding Makers -			
Wood working machinists	30.15		8
All other employees	15.15	5	342

Pile Drivers -

Where carried on as a separate trade	54.70	177	343
Pit Prop cutting where carried on as a separate Trade	48.65		344
Planing and Moulding Mills -	48.65		345
Plasterers and Plaster and Fibrous Plaster Modellers and Moulders where carried on separate Trade -			
All Risks	97.30		346
Excl. churches, chapals, cinemas, exhibitions, music halls, public halls and theaters	30.15	327	347
Plastic Goods Mfgs.	16.50		737
Plumber, Hotwater and Sanitary Engineers where carried on as separate Trade-			
Retail Shop risk	9.25	12.129	348

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Mechanics:-			
Excl. well sinking and any work in any connection with wells exceeding 6 meters	15.10	72	349
Work connection with wells exceeding 6 meters in depth but excl. Sinking	48.65	178	350
Ship furnishing	18.50		351
Well sinking (other than artesian and tube wells q.v.)	121.60	177	633
Polo Clubs -			

Stable hands and employees engaged in ridding	60.80		352
All other employees	15.10	102	353
Porters (Station) for carrying passengers' luggage per Capita	4.90		354
Potato Dehydrating -			
Where no mechanically driven machinery is used	9.25	13	705
Where mechanically driven machinery is used	18.50		710
Potteries and Pottery Decorators			
a) Excl. Manufacture of Flooring, Roofing and Terakotta Tiles; Excl. Clay getting and Mining also excl. Lead Poisoning	12.15	103	355
b) Incl. Lead poisoning - above rate plus	36.50		356
c) Tile Mfgrs., i.e. rough unglazed tiled for flooring and roofing and terakotta tiles- rate as bricks and tile Makers	48.65		
d) Clay-getting excl. work below 6 meters (fireclay mining - rate as collieries)	24.30	22	359
e) Clay-getting below 6 meters excl. pit or mine	42.80		359A
Poultry and Hatchery-			
Where no electrical appliances are involved	3.05		778
Where electrical appliances are used	6.10		779

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
<hr/>			
Printers and Lithographers (Excl. paper mfgrs.)			
Excl. printing of daily news papers excel. lead poisoning	5.85	222;297	360
Printing of daily news papers excl. lead poisoning	9.25	89;297	361
Incl. lead poisoning - above rates plus	36.50		362
Quarries -			

The following rates must be applied to all employees of every description incl. employees engaged in loading, unloading, carting and all other operation incidental to the work at, in or about quarry.

Where no blasting is done	30.15	219	363
Where any blasting is done	97.30		364
Racecourse Employees-			
Grooms, Jockeys and Stable hands	60.80		377
All other employees	12.15	106	378
Radium - All risks entailing the use of radium and radio active Substances must be submitted to the committee For special rating			
Rag and Waste Dealers, Rag Pickers and Marine Store Dealers -			
Breaking up, dismantling and demolition	170.25		379
All employees in loading and discharging vessels	97.30		380
All other employees	36.50	115	381
Railway Coach and Wagon Works	42.80		382
Railway Construction and alteration-			
Excl. blasting and tunnelling	36.50	353	384
Incl. blasting and tunnelling	72.95	177	383

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Tunnelling, incl. Blasting (when carried as a separate			

Contract)	97.30	177	385
Railway up-keep and Running - Excl. Construction:			
Light Railways for passengers only	12.15		386
Light Railways for goods and passengers	15.10		387
Electric Railways	24.30		388
Other Railways	24.30		389
Labour employed in loading and unloading wagons	30.15		390
Railway Station Refreshment Rooms' Private Contractor Controlling -			
Employees who travel regularly by train i.e. ice and dining car attendants	54.50		391
Waiters who serve meals in refreshment rooms and to passengers in trains, i.e. chota hazri and tea who will occasionally travel short distance by train.	18.50		392
Butlers, cooks and waiters who are always employed in the refreshment room and never travel by train	4.35		393
Rayon Mills -	7.80		764
Refuse Heaps -			
Getting material from	42.80		394
Remound depots	72.95		395
Resin mfgrs.	36.50		396
Rice Millers -			
All other employees	15.10		398

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs.	Endorse-	Classific-
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	Per Mille	ment No.	Ation No.

Rifle Clubs -			
All other employees incl. makers, instructors and care takers	30.15		399
Rivet Makers -			
Making copper rivet for tin work	12.15	117	400
All other employees	24.30		401
Road Paving, Tarring and Road Making	30.15	124	402
Roofing and Flooring Makers and/or Layers (not slaters or tilers)			
Hands in shop or yard -			
Wood working machinists	30.15		8
All other employees	18.50	5;234	403
Rope (Excl. Wire Rope) Cord and Twine -			
Where no mechanically driven machinery is used	12.15	118;206	404
Where any mechanically driven machinery is used	24.30	118	405
Cotton yarn only-			
Where no mechanically driven machinery is used excl. repairing and spinning	7.80	119;206	406
Where any mechanically driven machinery is used excl. repairing and spinning	18.50	119	407
Rubber Factories - See India Rubber			
Rubber Plantations -			
Domestic servants whose names appears on the factory or garden register and who are paid wholly by the estate	2.90		
All other employees	2.90		408

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Sack Makers (Sewing only when carried on as a separate trade)-	10.70		409
Safety Razor Blades Mfgrs.	12.15		741
Sail Makers only, excl. Riggers	10.70	120	410
Riggers	97.30		411
Salt Merchants and Dealers - Hands in Warehouse receiving and delivering from or to vessels. and/or no Dock, Quayside or wharf and lightermen (excl. Stevedores)	72.95	43	412
All other Employees	18.15	131	414
Salt Works -			
Excl. Mining	24.30		415
Salvage Corps -			
Employees solely engaged upon premises of the crops in handling and treating salvaged goods	30.15		416
All other employees	30.15		417
Sand -			
Removal sea by dredgers All employees	97.30		693
Sauce Mfgrs.	18.50		418
Sausage & Sausage skin Mfgrs.	21.40		419
Saw Mill and Timber Merchants			
All Employees	30.15		420

Screw Mfgrs.	12.15		423
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WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
<hr/>			
Sewer and Road Contractors -			
Open trench work only where no blasting and tunnelling is done and where the depth in no part exceeds 3 meters	30.15	350	425
Open trench work only where no blasting and tunnelling is done and where the depth in no part exceeds 3 meters	36.50	291	426
All risks where and /or blasting and tunnelling is done	72.95	177	427
Sewing Machine Makers. Fitters and Repairers	15.10		751
Sheet Lead Rollers and Lead Pipe Makers-			
Excl. Lead poisoning	48.65	297	428
Incl. Lead poisoning	60.80		429
Shellac Mfgrs. -	21.40		430
Ship Breakers -	97.30		431
Ship Builders, Iron, Steel and Concrete-			
Where barges hoppers, dredgers, tugs, yatches, passengers and cargo vessels pilot boats not exceeding 1000 tons gross measurement are built	30.15	186	432
Where such vessels are repaired only	42.80	224	433
Where torpedo boats destroyers, steam trawlers and shallow draught river gunboats not exceeding 500 tons displacement and similar vessels as in class (a) over 1000 tons but not exceeding 2000 tons gross measurement are built	36.50	187	434

Where such vessels are repaired only	54.50	232	435
Where war ship, passenger, cargo and other vessels not incl. in (a) or (b) are built	42.80	225	436
Where such vessels are repaired only	54.50		437
Pontoon Builders and repairers	72.95		438

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
<hr/>			
Ship Chandlers and Ship Stores-			
Fixing and rigging	97.30		439
All other employees	18.50	218	440
Ship Painters Exclusively engaged in Painting Vessels-			
Without the use of stagings or slings	60.80	266;297	441
Shipsmiths (jobbing) where carried on as a separate trade	48.65		442
Shipwrights (jobbing) where carried on as a separate trade	109.45		443
Shop Fitters -			
Wood working machinists	30.15		8
All other employees	24.30	5	444
Shop Risk -(see Regulation No 6)			
Class A -			
Art, bric-a-brac and curio and art needle works	4.90	2;12	445
Bakers	4.90		446
Barometer, Hydrometer, Thermometer and Mathematical Instruments	4.90	12	448
Biscuits	4.90	11	449
Book	4.90	12	450
Shop Risk -			
Boot and shoe, excl. makers and repairs	4.90	12	451

Chemists	4.90	12	452
China and glass	4.90	12	453
Confectioners	4.90	11	455
Cutlery	4.90	12;13	456
Diaries	4.90	11;13	457
Drapers	4.90	12	458
Dress Maskers	4.90	12	459
Fancy goods	4.90	12	460
Shop Risk -			
Floorist and seedsmen	4.90	12	461
Furriers	4.90	12	463
Haberdashers	4.90	12	464

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Hatters	4.90	12	465
Hoosiers	4.90	12	466
Leather Goods	4.90	12	468
Milliners	4.90	12	469
Wholesale	4.90		470
Musical instruments (Salesmen only)	4.90	84;85	471
Naturalists not taxidermists	4.90	12;87	472
Nautical instruments and appliances 473		4.90	12
Newsagents	4.90	11	474
Opticians	4.90	12	475
Photographic Records	4.90	12	476
Photographic appliances	4.90	12	477
Photographers	4.90	12;97	478
Stationers	4.90	11	480
Surgical instrument and appliances	4.90	12	481
Tailors, Clothiers and outfitters	4.90	12	482
Toys	4.90	12	483
Tobacconists	4.90	12	484
Wall papers	4.90	12	485
Watch Makers	4.90	12;343	486

Shop Risk -

Class B -

Fruiterers	7.80	12	487
Greengrocers		7.80	12
488			
Groceries and provisions - no licence and no machinery			
All other employees	7.80	12;63	489
		206	
Ironmongers excl. Mechanics	7.80	12;129	490
Italian warehouse men	7.80	12	491
Oil and colour	7.80	12	492
Sticks and umbrellas, incl. Finishing mounting and			
Repairing	7.80	12	493

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Shop Risk -			
Class C -			
Chandlers (not ship chandlers)	9.25	12;208	494
Cheesemongers	9.25	12	495
Cooked Meat or cooked fish	9.25	12	496
Corn Chandlers, Dealers and Merchants retail only - Using no machinery driven by mechanical power and excl. Delivery	9.25	12;206 58	497
Corn Chandlers, Dealers and Merchants retail only - Using machinery but excl. delivery	12.15	12;302	498
Furniture Electrical items excl. delivery by hand, handcraft and otherwise	9.25	11	499
Grocery and provisions - Off licence where no bottling buy machinery is done-			
All other employees	9.25	12;108	501
		226	

Hair Dressers	9.25	12	502
Pawnbrokers	9.25	12	503
Perambulators	9.25	12	504
Picture and Picture Frame Dealers excl. Machinery	9.25	5;12	505
Sewing and Washing machines	9.25	12	506
Wine, spirit and beer dealers	9.25		
Off licence where no bottling by machinery is done - All other employees	9.25	12;108 226	507
Class D-			
Groceries Provisions-			
Off licence where bottling by machinery is done - All other employees	12.15	12;226	508
Gunsmiths	12.15	12	509
Wine Spirit and Beer dealers-			
Off licence only where bottling by machinery is done - All other Employees	12.15	12;226	510

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Class E -			
Butchers	18.50		511
Fishmongers	18.50		512
Furniture removers (see Classification No 175)			
Groceries and Provisions - (Full licence) All employees engaged partially or wholly in serving drink	18.50		514
All other employees where no bottling by machinery is done excl. delivery by hand or otherwise	9.25	11;108	515
All other employees where bottling by machinery is done excl. delivery by hand or otherwise	10.70	11	516
Poulterers	18.50		517
Publicans	18.50		518

Wine Spirit & Beer dealers-Ful-Licence- All employees	18.50		519
Short Mfgrs.	24.30		520
Sign Writers -			
Not glass-			
Excl. Erection	15.10	301	521
Incl. Erection	36.50		522
Silk Artificial -			
Yarn Production	12.15		685
Weaving and process subsequent to yarn production	7.80		686
Doubling	5.85	340	687
All Processes	18.50	340	688
Winding (as separate trade)	4.35		689
Silk Spinners and/or weavers	7.80	341	523
Sinking:- Pit or Mine opening up or driving levels or slants	170.25		525
Slag Crushers and Removers	60.80		526

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
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Slaters and Tilers (Roofs) where carried on as a separate trade-			
Work on roof; not exceeding 9 meters in height	36.50	252	527
Exceeding 9 meters in height	60.80		527A
Slaughtermen	48.65		528
Small Arm Factories-			
Excl. testing and cartridge loading	15.10		529

Testing and cartridge loading	48.65	64	530
Small Wear Mfgrs. (Braid, Laces other Leather, Tassels & Cords)	9.25		531
Snuff Manufacturing Factories - All other employees	18.50		746
Soap Makers, melters and boilers	24.30		532
Soap Makers, (toilet) where remelting and perfuming only are done	9.25	298	533
Solvent Extraction Plants-			
Automatic	48.65		772
Non-automatic or batch type	60.80		773
Spice Mfgrs.-			
Incl. nut grinding and shelling	18.50		534
Spring and Axle makers	15.10		535
Stampers and piercers			
Where carried on as a separate trade	30.15		536
Starch and Blue Mfgrs.	30.15		707

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Stationers -			
Retail shop risk	5.85	11	537
Manufacturing and/or wholesale	12.15		539
Steel or Iron Founders -			

Where the heaviest casting does not exceed 1 ton	30.15	168	540
Where the heaviest casting exceeds 1 ton	42.80		541
Steel or Iron Rolling Mills -	48.65		542
Steel work (Steel Making)	48.65		543
Stevedors loading or unloading Cargo or Coal	97.30		545
Stone and dressing and stone breaking Yards -			
All employees Whose duties take them at any time to quarry where blasting is done	97.30		
All other employees	60.80	309	546
Sugar cane Plantation	5.85		691
Sugar, Saccharine and Glucose Refiners and/or Mfgrs. incl. sugarcane crushing Factories engaged in preparing Jagree	18.50		547
Sugar Sweet mfgrs.	15.10		548
Tally Clerks	14.60		549
Tanners, Carriers and Fellomongers	12.15		550
Tar Spraying Roads	30.15		552
Taxidermists -			
Excl. Anthrax	24.30	68	553
Taxidermists - Incl. Anthrax	36.50		553A

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Tea Gardens - Domestic servants on Tea-Estate - Servants	2.45		554

(excl. private motor car drivers, attendants and/or cleaners) whose names appear on the factory or garden register and which are paid wholly by the estate	2.45	as on page 28	
Tea Packing Factories -			
Wood working machinists	30.15		8
All other employees	9.25	5	555
Telephone Operators	5.85		558
Tent and Marque Makers	15.10	55	559
Erecting only	48.65		560
Thatchers of Buildings	36.50		561
Theater Artists Bandsmen and Permanent Staff	12.15		562
Tilers (not roofing) and Mosaic and Tressellated Pavers			
Floor and, excl. clay getting	15.10	132	563
Timber Raftmen	91.45		565
Tin Dredgers	24.30		738
Tin & Steel and Steel Metal Workers			
(incl. metal boxes and drums)			
Where no mechanically driven machinery is used (incl. Smelting)	18.50	206	566
Where any mechanically driven machinery is used	27.25		567
The Ore Getting from open Workings and Machine Crushing	60.80		568
Tin Ore Getting from open Workings where no Machinery is used	30.15		569

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs.	Endorse-	Classific-
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	Per Mille	ment No.	Ation No.

Transmiths -			
Excl. Ship work	30.15	205	571
Ship work	24.30		572
Tobacco, Cigar and Cigarette and Bidi Mfgrs. and Dealers			
Retailed shop risk	7.80	12	573
Tobacco, Cigar and Cigarette and Bidi Mfgrs. and Dealers			
Godwon	5.85	12	574
Manufacturing -			
Where no mechanically driven machinery is used	7.80	206	575
Where any mechanically driven machinery is used	7.80		576
Tools and Machine Tools Mfgrs.-			
Machine tools other than wood-working machinery	24.30		720
Wood-working machinery	27.25		721
Tools for use in machine tools	15.10		722
Tools and Machine Tools Mfgrs.-			
All other tools incl. garden tools	12.15		723
Toy Makers -			
Mfg. of all classes of toys incl. celluloid toys	54.50		734
Mfg. of all classes of toys excl. celluloid toys	27.25	5;344	735
Mfg. of all classes of toys excl. celluloid toys and excl. the use of machinery	15.10	206;344	736
Tramway Construction-			
Incl. all incidental work on through-fares or elsewhere	60.80	227	577
Tramway upkeep and running	36.50		578
Tube Drawers	12.15		579

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Tug Owners -			
Where carried on as a separate trade	54.50		580
Tunnelling incl. Blasting (when carried on as a separate trade)	97.30		385
T.V. Picture Tube Mfgrs	15.10		
Typewriting Machine Makers, Dealers and Repairers and Typewriting Suppliers -			
Retail shop risk	7.80	12	537
All other employees	12.15		581
Tyre Retreading and Resolving	18.50		744
Tyre Vulcanisers when carried as a separate trade	15.10		582
Umbrella Mfgrs. -			
Where hand power is used	9.25		583
Where any mechanically driven machinery is used	12.15		745
Undertaker -			
Shop	15.10	5;310	584
Wood working machinists	30.15		8
Outside and stable	30.15	5	585
Upholsterers	9.25		586
Varnish Japan & Laquer Mfgrs.-	15.10		587
Vener Mfgrs other than wood working machinists where carried on as separate trade -			
Wood-working machinists	30.15		8

All other employees	12.15	5	588
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WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Veterinary Colleges -			
Lecturers engaged indoors	5.85		589
All other employees	24.30		590
Veterinary Surgeons and Attendants and Grooms in employ of Veterinary Surgeons -	60.80		591
Warehouse (Godwons)			
Hands in warehouse receiving or delivering from or to vessels and/or on dock, quayside or wharf, and lightmen and Bargemen (excl. Stevedors)	72.95	43	412
Warehouse (Godwons)			
Group I			
Art, Bric-a-Brac, Curio	9.25	131	592
Biscuit	9.25	131	592a
Bonded Warhouses - Incl. hand bottling	9.25	131	592b
China Glass and earthenware	9.25	131	592c
Colour, Dyes and Chemicals	9.25	131	592d
Drug	9.25	131	592e
Drysalters		9.25	131
592f			
Flax	9.25	131	592g
India Rubber	9.25	131	592h
Linen	9.25	131	592i
Oil and Italian Goods	9.25	131	592j
Publishers and Booksellers	9.25	131	592k
Sack and Bag	9.25	131	592l
Shellac	9.25	131	592m

Smallware (Braid, laces not leather, tussles and cords)	9.25	131	592n
Soft goods (textile) not Packers & Makers up as separate trade and not Forwarding and Shipping Agents - Where no packing is done by mechanical power	9.25	131	592o
Sugar	9.25	131	592p
Tea and Coffee	9.25	131	592q
Wholesale Grocery and provision incl. salesmen	9.25	131	592r

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
<hr/>			
Group II			
Bath Brick and Salt Merchants	12.15	131	593
Bone incl. Anthrax	12.15	131	593a
Bottle	12.15	131	593b
Carpet, rug and linoleum	12.15	131	593c
Furniture	12.15	131	593d
Hardware and Ironmongery	12.15	131	593e
Leather and Leather Goods	12.15	131	593f
Molasses - Incl. filling by hand	12.15	131	593g
Packers and Makers up as trade	12.15	131	593h
Paper	12.15	131	593i
Public (general storing) Warhouses	12.15	131	593j
Soft goods (textile) not Packers and Makers up as a trade and not Forwarding and Shipping Agents - Where any packing is done by mechanical power	12.15	131	593k
Wool incl. Anthrax	12.15	131	593l
Group III			
Branded Warehouses (on machine bottling wages only)	30.15	230	594
Group IV			
Machinery, Iron and Steel girders and heavy ironware incl. delivery by any vehicle mechanical or otherwise	36.50	230	595
Waterworks and Pumping Stations -			

Excl. construction, alteration maintenance or repair work, the sinking or digging of wells and the use of Explosives	18.50	354	629
Construction, alteration maintenance or repair work excl. Use of explosives	42.80	38,177	630
Construction, alteration maintenance or repair work incl. use of explosives	97.30	177	631
Tunnelling incl. blasting (when carried out as a separate contract)	97.30	177	385

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.
Weaving and Printing of Cloth by Hand Power	6.10		769
Welders, where carried on as a separate trade	36.50		731
Welders at a height not exceeding 60 feet	60.80		149
Well Sinking -			
Artesian or Tube	30.15	177	632
Other Wells	121.60	177	633
Whiting and Pipeclay Mfgrs.-			
Excl. Mining Quarry	18.50	37	634
Window Cleaners	97.30		635
Wire Drawers and Wire Ropes Mfgrs -			
Gold and Silver Wire Drawers	9.25	138	636
Brass and Copper Wire Drawers	12.15	139	637
Steel and Iron Wire Drawers and wire Ropes Mfgrs.	36.60		638
Wire Goods Makers	21.40		639

Wireless Schools -

Tuition and Demonstration	30.15		642
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Wood Ware Mfgrs. and Turners -

Wood-working machinists	30.15		8
All other employees	24.30	5	645
Woodmen and Foresters engaged in Treefelling Sawing and Carting and/or Forest Fire Fighting	42.80		646

WORKMEN COMPENSATION TARIFF - RATES

TRADE OR BUSINESS	Rate Rs. Per Mille	Endorse- ment No.	Classific- ation No.

Woolen and Worsted -			
Wool-combing -			
Incl. Anthrax	36.50		647
Excl. Anthrax	15.10	68	648
Spinning Weaving, Bleaching, Dyeing and all Processes other than Wool-combing incidental to the trade carried on in or about the premises	15.10		649
Flock, Mungo and Shoddy	24.30		650
Wool Sorter and/or Wool Waste merchants -			
Incl. Anthrax	24.30		651
Excl. Anthrax	12.15	68	652
Wool Scourers and Carbonizers -			
Where no wool-combing is done -			
Incl. Anthrax	24.30	331	653
Excl. Anthrax	15.10	68;331	654
Where any wool-combing is done -			

Incl. Anthrax	36.50	68	647
Excl. Anthrax	24.30	5	648
Writing Slate Mfgrs.	33.55		678
Yarn and Trade Bleachers and/or Dyers-			
With or without machinery where yarn and trade only are handled (and where no bleaching or dyeing of any other materials is done)	7.80	293	655
Yeast Mfgrs.-	12.15		656
Zinc Smelters and/or Extractors	36.50		657
Zinc Cooper and Brass Rolling where no smelting is done	36.50	133	658

WORKMEN'S COMPENSATION TARIFF

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2. It is hereby understood and agreed that any work in connection with making and/or repairing of picture frames is expressly excluded from the indemnity granted under this Policy.

3. It is hereby understood and agreed that any work in connection with the sinking of shafts and the opening up or driving of levels or slants other than by the Insured's or sub-contractor's employees ordinarily engaged in coal raising is expressly excluded from the indemnity granted under this Policy.

Note: As this endorsement also applies to risks other than coal mines it will be necessary to substitute for the words "coal raising" words suitable to each particular risk.

4. It is hereby understood and agreed that any work in connection with the making or repairing or any unit exceeding 50.80 kg. in weight is expressly excluded from the indemnity granted under this Policy.

5. It is hereby understood and agreed that any work in connection with woodworking machinery driven by steam gas, water, electricity or other mechanical power is expressly excluded from the indemnity granted under this Policy.
6. It is hereby understood and agreed that any work in connection with horses and/or live stock is expressly excluded from the indemnity granted under this Policy.
7. It is hereby understood and agreed that any work in connection with the carting removal or delivery of goods other than by hand is expressly excluded from the indemnity granted under this Policy.
8. It is hereby understood and agreed that any work in connection with erecting or repair away from the shop or yard of the Insured is expressly excluded from the indemnity granted under this Policy.
9. This policy does not indemnify the Insured in respect of any claim arising in connection with Lift Attendants.
10. This Policy does not indemnify the Insured in respect of any claim arising in connection with Commercial Travellers.
11. This Policy does not indemnify the Insured in respect of any claim arising in connection with the delivery or cartage of goods whether by handcart or otherwise.
12. It is hereby understood and agreed that any work in connection with the delivery or cartage of goods other than by hand, handcart, cycle or bicycle is expressly excluded from the indemnity granted under this Policy
13. It is hereby understood and agreed that any work in connection with the use of machinery driven by steam gas, water electricity or other mechanical power is expressly excluded from the indemnity granted under this Policy

14. It is hereby understood and agreed that any work in connection with the building of craft of other material than wood and all sea risks are expressly excluded from the indemnity granted under this Policy

15. It is hereby understood and agreed that any work in connection with osier and willow cutting from growth is expressly excluded from the indemnity granted under this Policy.

16. It is hereby understood and agreed that any work in connection with the manufacture of wire mattresses is expressly excluded from the indemnity granted under this Policy

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18. It is a condition of this Policy that the indemnity granted is in respect of indoor domestic servants only.

19. It is a condition of this Policy that the indemnity granted is in respect of indoor servants only, excluding Lift Attendants.

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21. It is hereby understood and agreed that any work in connection with clay-getting from any quarry or pit, or clay mining operations or the construction repair or demolition of kiln chimneys is expressly excluded from the indemnity granted under this Policy

22. It is hereby understood and agreed that any work in connection with clay-getting or bales-getting below 6 Metres in depth from surface level or the construction repair or demolition of kiln chimneys is expressly excluded from the indemnity granted under this Policy

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25. It is hereby understood and agreed that any work in connection with the demolition or pulling down of buildings over 9 Metres in height the erection, repair or demolition of towers steeples, blast furnaces, chimney shafts, viaducts or bridges or quarrying or any work connected with the construction ,alteration or repair of wells over 6 Metres in depth from surface docks, railways canals tunnels or blasting operations is expressly excluded from the indemnity granted under this Policy

26. It is hereby understood and agreed that any work in connection with slating tiling dismantling breaking up or demolition of building works, plant or machinery of any description or any work in connection with the loading and discharging of vessels is expressly excluded from the indemnity granted under this Policy

27. It is hereby understood and agreed that any work in connection with slating tiling dismantling breaking up or demolition of buildings works, plant or machinery of any description is expressly excluded from the indemnity granted under this Policy.

28. This Policy does not indemnify the Insured in respect of any claim arising in connection with the manufacture of articles of material other than metal.

29. This Policy is issued on the express understanding and condition that soap is not manufactured on the premises described in the within Policy.

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37. It is hereby understood and agreed that any work in connection with quarrying or mining is expressly excluded from the indemnity granted under this Policy.

38. It is hereby understood and agreed that all risks arising out of or in connection with the handling or use of explosives are expressly excluded from the indemnity granted under this Policy.

39. It is hereby understood and agreed that all risks in connection with deewood grinding are expressly excluded from the indemnity granted under this Policy.

40. It is hereby understood and agreed that any work in connection with airship hangers bridges, blast furnaces, colliery overhead winding gear, gasometers steeples, towers and viaducts, or any work in connection with roofs of railway stations and aeroplane sheds exceeding 9 Metres in height from the ground level, is expressly excluded from the indemnity granted under this Policy.

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43. It is hereby understood and agreed that any work in connection with the loading and discharging of vessels is expressly excluded from the indemnity granted under this Policy.

44. It is hereby understood and agreed that all risks in connection with work away from land is expressly excluded from the indemnity granted under this Policy.

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48. It is hereby understood and agreed that any work in connection with spinning and all processes preparatory thereto is expressly excluded from the indemnity granted under this Policy.

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52. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to any description of employment other than specified in the following schedule.

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55. It is hereby understood and agreed that any work in connection with the erection of flags, decorations, tents or marquees is expressly excluded from the indemnity granted under this Policy.

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60. It is hereby understood and agreed that any work in connection with the handling and treatment of raw skins or hides is expressly excluded from the indemnity granted under this Policy.

61. It is hereby understood and agreed that any work in connection with the erection, painting, or demolition of gasometers is expressly excluded from the indemnity granted under this Policy.

62. It is hereby understood and agreed that any glazing work in connection with:-

a) Roofs of railway stations;

b) Any building of more than one floor in which the maximum height at which the work has to be done is more than 9 Metres from the ground level.

c) Any building of one floor only in which the maximum height at which the work has to be done is more than 9 Metres from the ground level.

is expressly excluded from the indemnity granted under this Policy.

63. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no sale of wines, spirits or beer is carried on.

64. It is hereby understood and agreed that any work in connection with the testing or loading of fire-arms or cartridges is expressly excluded from the indemnity granted under this Policy.

65. It is hereby understood and agreed that any work in connection with the painting and decorating of airship hangars, bridges, blast furnaces, colliery, overhead winding gear gasometers steeples, towers and viaducts the painting scraping of ships, or any work in connection with the roofs of railway stations and aeroplane sheds exceeding 9 Metres in height from the ground level is expressly excluded from the indemnity granted under this Policy.

66. It is hereby understood and agreed that any work in connection with the painting or decorating of churches, chapels cinemas, theaters, music halls, public halls, airship bridges furnaces, colliery, overhead winding gear gasometers steeples, towers and viaducts the painting scraping of ships, or any work in connection with the roofs of railway stations and aeroplane sheds exceeding 9 Metres in height from the ground level is expressly excluded from the indemnity granted under this Policy.

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68. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that all risks in connection with death or disablement by anthrax are expressly excluded from the indemnity granted under this Policy.

69. It is hereby understood and agreed that any work in connection with tree-feeling is expressly excluded from the indemnity granted under this Policy.

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71. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no manufacturing process is carried on.

72. It is hereby understood and agreed that any work in connection with wells exceeding a depth of 6 Meters from the surface or in connection with the sinking or digging of wells is expressly excluded from the indemnity granted under this Policy.

73. It is hereby understood and agreed that any work in connection with building construction, alteration demolition or repair is expressly excluded from the indemnity granted under this Policy.

74. It is hereby understood and agreed that any work in connection with the sinking or digging of wells to a greater depth than 6 Meters from the surface is expressly excluded from the indemnity granted under this Policy.

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77. It is hereby understood and agreed that any work in connection with the manufacture or belting is expressly excluded from the indemnity granted under this Policy.

78. It is hereby understood and agreed that any work in connection with the dismantling breaking up or demolition of buildings, works plant machinery of any description is expressly excluded from the indemnity granted under this Policy.

79. It is hereby understood and agreed that all risks in connection with attendance on lunatics are excluded from the indemnity granted under this Policy.

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81. It is hereby understood and agreed that all risks in connection with employees engaged in cutting up meat, and meat carriers and porters are expressly excluded from the indemnity granted under this Policy.

82. It is hereby understood and agreed that all risks in connection with meat carriers and porters are expressly excluded from the indemnity granted under this Policy.

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84. It is hereby understood and agreed that any work in connection with piano tuning is expressly excluded from the indemnity granted under this Policy.

85. It is hereby understood and agreed that all risks in connection with the employment of porters, packers and carters engaged in connection with the removal or delivery of musical instruments are expressly excluded from the indemnity granted under this Policy.

86. It is hereby understood and agreed that any work in connection with the manufacture of repairs of pianos organs and harmoniums is expressly excluded from the indemnity granted under this Policy.

87. It is hereby understood and agreed that any work in connection with the occupation of a taxidermist is expressly excluded from the indemnity granted under this Policy.

88. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no paper is manufactured and that no printing is carried on other than the printing of newspapers or periodicals published otherwise than daily.

89. It is hereby understood and agreed that any work in connection with the manufacture of paper is expressly excluded from the indemnity granted under this Policy.

90. It is hereby understood and agreed that any work in connection with the production or refinement of mineral oils is expressly excluded from the indemnity granted under this Policy.

91.....

92. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no manufacture of red or white leads is carried on.

93. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no manufacture of machine made paper, tracing cloth tracing paper, or waxed papers is carried on.

94. It is hereby understood and agreed that any work in connection with papier mache decoration other than work inside buildings is expressly excluded from the indemnity granted under this Policy.

95. It is hereby understood and agreed that any work in connection with the manufacture of firelighters or in connection with the loading or discharging of vessels is expressly excluded from the indemnity granted under this Policy.

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97. It is hereby understood and agreed that any work away from shop or studio is expressly excluded from the indemnity granted under this Policy.

98. It is hereby understood and agreed that the indemnity granted by the within Policy does not extend to indemnify the Insured in respect of accidents arising out of any work of construction, alteration, decoration or repair.

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100. It is hereby understood and agreed that any work in connection with the fixing or plaster or fibrous plaster or in connection with work in buildings in course of construction alteration or repairs is expressly excluded from the indemnity granted under this Policy.

101.....

102. It is hereby understood and agreed that stable hands and employees engaged in riding are expressly excluded from the indemnity granted under this Policy.

103. It is hereby understood and agreed that the indemnity granted by the within Policy does not extend, to lead poisoning and that any work in connection with the manufacture of flooring, roofing and terra cotta tiles or in connection with clay getting in any quarry or pit or in connection with clay mining or in connection with the construction, repair or demolition of kiln chimneys or in connection with the fixing of tiles is expressly excluded from the indemnity granted under this Policy.

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106. It is hereby understood and agreed that grooms, jockeys and stable hands are expressly excluded from the indemnity granted under this Policy.

107. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no work is undertaken in connection with the application of asbestos millboard or steam packing to boilers pipes or otherwise.

108. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no bottling by mechanically driven machinery is carried on.

109. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no printing work is carried on.

110. It is hereby understood and agreed that any work in connection with the filling of projectiles or the manufacture handling or use of explosives is expressly excluded from the indemnity granted under this Policy.

111. to 114.....deleted.

115. It is hereby understood and agreed that any work in connection with the dismantling breaking up or demolition of buildings, works, plant, machinery or metal of any description or in connection with the loading and discharging of vessels is expressly excluded from the indemnity granted under this Policy.

116.....

117. It is hereby understood and agreed that the indemnity granted by the within Policy relates only to the risk of manufacturing small rivers used in connection with tin and copper work.

118. It is hereby understood and agreed that any work in connection with the manufacture of wire ropes is expressly excluded from the indemnity granted under this Policy.

119. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured only makes rope, cord and twine from cotton yarn and does not engage in any work connected with the preparing and spinning of cotton.

120. It is hereby understood and agreed that the indemnity granted by the within Policy does not extend to indemnify the Insured in respect of accidents arising to employees engaged in the occupation of riggers.

121. It is hereby understood and agreed that the indemnity granted by the within Policy does not extend to indemnify the Insured in respect of accidents arising out of yacht-racing.

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124. It is hereby understood and agreed that any work in connection with the use of explosives or in connection with the construction of sewers exceeding in any part a depth of 3 Metres from the surface or in connection with tunnelling is expressly excluded from the indemnity granted under this Policy.

125. to 128deleted.

129. It is hereby understood and agreed that mechanics are expressly excluded from the indemnity granted under this Policy.

130. It is hereby understood and agreed that any work in connection with the cutting of sticks from growth is expressly excluded from the indemnity granted under this Policy.

131. It is hereby understood and agreed that the indemnity granted under the within Policy does not extend to indemnify the Insured in respect of accidents to :-

- a) Hands in warehouse receiving or delivering from or to vessels and/or on dock, quayside or wharf.
- b) Stevedores or lightermen
- c) Employees engaged in delivery by any form of vehicle mechanical or otherwise, except by hand or by hand cart.

132. It is hereby understood and agreed that any work in connection with roof and ceiling work or in connection with clay-getting from any quarry or pit or clay-mining is expressly excluded from the indemnity granted under this Policy.

133. It is hereby understood and agreed that any work in connection with smelting ore is expressly excluded from the indemnity granted under this Policy.

134.....

135. It is hereby understood and agreed that any risk in connection with the use of machinery driven by steam, gas, water, electricity or other mechanical power (except lifts) is expressly excluded from the indemnity granted under this Policy.

136.....

137.....

138. It is hereby understood and agreed that any work in connection with wire-drawing of any other metal than gold or silver is expressly excluded from the indemnity granted under this Policy.

139. It is hereby understood and agreed that any work in connection with wire-drawing of any other metal than gold or silver brass or copper is expressly excluded from the indemnity granted under this Policy.

140. It is hereby understood and agreed that in the event of any workman employed by the within named insured or any dependant of such workman bringing or making a claim under Section 12 of the Workmen's Compensation Act, 1923, and subsequent amendments of the said Act against...for personal injury or disease sustained whilst at work on any contract covered by the terms and conditions of the within policy which the Insured may be carrying out for the saidthe Company will indemnify the saidagainst such claim and/or any costs, charges and expenses in respect thereof Provided always that the Company shall not be liable hereunder unless the Company have the sole conduct and control of all claims covered by this endorsement. Nothing in this endorsement shall be construed as affecting the Insured's title to recover damages under any other Section of the said Act.

Subject otherwise to the terms, provisions and conditions of the within Policy.

141. It is hereby understood and agreed that any work in connection with spinning and all processes preparatory thereto is expressly excluded from the indemnity granted under this Policy.

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144. It is hereby understood and agreed that any work in connection with the making, fitting or repairing of any single part of unit exceeding 1524.00 Kilogram or any erecting or fixing away from the shop or yard of the Insured is expressly excluded from the indemnity granted under this Policy.

145. It is hereby understood and agreed that any work in connection with the making fitting or repairing of any single part or unit exceeding 508.00 kilogram or any erecting or fixing away from the shop or yard of the Insured is expressly excluded from the indemnity granted under this Policy.

146. It is hereby understood and agreed that any work in connection with the filling of catridges is expressly excluded from the indemnity granted under this Policy.

147. It is hereby understood and agreed that any work in connection with pit sinking or the construction, alteration, or repair of chimney shafts is expressly excluded from the indemnity granted under this Policy.

148. It is hereby understood and agreed that any erecting or fixing away from the shop or yard of the Insured where any single part or unit exceeds 1524.00 Kilogram in weight is expressly excluded from the indemnity granted under this Policy.

149. It is hereby understood and agreed that any work in connection with the making fitting or repairing of gas or oil engines which exceeds 20 break-horse power is expressly excluded from the indemnity granted under this Policy.

150.to 153deleted.

154. It is hereby understood and agreed that any work in connection with erecting or repairing lifts which exceed 101.60 kilogram lifting capacity or in connection with shaft or lift well sinking is expressly excluded from the indemnity granted under this Policy.

155. It is hereby understood and agreed that any work in connection with shaft or lift-well sinking is expressly excluded from the indemnity granted under this Policy.

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157. It is hereby understood and agreed that any work which requires stagings or ladders is expressly excluded from the indemnity granted under this Policy.

158. to 165.....deleted.

166. It is hereby understood and agreed that any work in connection with castings, exceeding 12.7 kilogram in weight is expressly excluded from the indemnity granted under this Policy.

167.

168. It is hereby understood and agreed that any work in connection with castings exceeding 1 ton in weight is expressly excluded from the indemnity granted under this Policy.

169. to 176.....deleted.

177. The within policy does not indemnify the Insured in respect of any death due solely and directly to working in or being released from compressed air or disablement of any kind arising from caisson disease otherwise called compressed air sickness.

178. It is hereby understood and agreed that any work in connection with the sinking or digging of wells is expressly excluded from the indemnity granted under this Policy.

179. It is hereby understood and agreed that the indemnity herein granted is extended to cover the legal liability of the Insured to workmen in the employment of Contractors performing work for the Insured while engaged in the business and occupations in respect of which the within Policy is granted, but only so far as regard claims under the Workmen's Compensation Act, 1923, and subsequent

amendments of said Act prior to the date of the issue of this Policy, the premium in respect of such extended insurance to be calculated.

at the rate of (% on) the total sums paid to such Contractors by the
(% on ..% of)Insured in respect of work executed during each
period of insurance.

Subject to otherwise to the terms, provisions and conditions of the within
Policy.

180.to 185.....deleted.

186. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured is indemnified only in respect of accidents arising out of the building of -

Barges	Dredgers	Yatches	Passenger Vessels
Hoppers	Tugs	Pilot Boats	Cargo Vessels

not exceeding 1,000 tons gross measurement.

187. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured is indemnified only in respect of accidents arising out of the building of -

Barges	Dredgers	Yatches	Passenger Vessels
Hoppers	Tugs	Pilot Boats	Cargo Vessels

not exceeding 2,000 tons gross measurement; or the building of -

Torpedo Boats, Destroyers, steam Trawlers, Shallow-draught River Gunboats,

not exceeding 500 tons displacement.

188. to 194.....deleted.

195. It is hereby understood and agreed that any work in connection with forgings which exceed 12.7 kilogram in weight is expressly from the indemnity granted under this Policy.

196.....

197. It is hereby understood and agreed that any work in connection with forgings which exceed 1 ton in weight is expressly from the indemnity granted under this Policy.

198. to 200.....deleted.

201. It is hereby understood and agreed that any work in connecting with the cleaning of windows is expressly excluded from the indemnity granted under this Policy.

202. to 204.....deleted.

205. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of accidents arising out of work on board ships.

206. It is hereby understood and agreed that no liability attaches to the Company if the Insured has or uses any machinery (other than cranes, hoists or lifts) driven by the steam, gas, water, electricity or other mechanical power.

207.

208. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of accidents arising out of the occupation of ship chandler.

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210. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of accidents arising to employees whilst engaged in surveying or in inventory making.

211. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of accidents arising to employees whilst engaged on ships, docks, quays or wharves.

212. It is hereby understood and agreed that any work in connection with the building or repair of railway coaches or railway wagons is expressly excluded from the indemnity granted under this Policy.

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215. It is hereby understood and agreed that any work in connection with the erection fixing or repair of stained glass away from the shop or yard of the Insured and any liability to employees arising from lead poisoning are expressly excluded from the indemnity granted under this Policy.

216.

217. It is hereby understood and agreed that any work in connection with quarrying or mining or in connection with loading, unloading, carting and all other operations incidental to quarry work are expressly excluded from the indemnity granted under this Policy.

218. It is hereby understood and agreed that any work in connection with fixing and rigging is expressly excluded from the indemnity granted under this Policy.

219. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no blasting is done.

220. It is hereby understood and agreed that any work in connection with the manufacture of fireclay goods other than spur or stilt manufacture, or any work in connection with clay-getting from any quarry or pit or clay-mining operations or the construction repair or demolition of kiln chimneys is expressly excluded from the indemnity granted under this Policy.

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222. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no printing of daily newspapers or manufacture of paper is carried on.

223. It is hereby understood and agreed that the indemnity granted under this Policy is in respect of open workings only.

224. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured is indemnified only in respect of accidents arising out of the repairing of -

Barges	Dredgers	Yatches	Passenger Vessels
Hoppers	Tugs	Pilot Boats	Cargo Vessels

not exceeding 1,000 tons gross measurement.

225. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured is indemnified only in respect of accidents arising out of the repairing of -

Barges	Dredgers	Yatches	Passenger Vessels
Hoppers	Tugs	Pilot Boats	Cargo Vessels

not exceeding 2,000 tons gross measurement, or of -

Torpedo Boats, Destroyers, Steam Trawlers, Shallow-draught River Gunboats

exceeding 500 tons displacement or of warships, is expressly excluded from the indemnity granted under this Policy.

226. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the insured holds an off-licence only.

227. It is hereby understood and agreed that any work connection with demolition or pulling down of buildings, over 9 Metres in height or any work in connection with the fitting of generating stations is expressly excluded from the indemnity granted under this Policy.

228. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no cleaning work is undertaken other than in respect of the interiors of buildings.

229.....

230. It is hereby understood and agreed that the indemnity granted under the within Policy does not extend to indemnify the Insured in respect of accidents to -

a) Hands in warehouse receiving or delivering from or to vessels
and/or on dock, quayside or wharf.

b) Stevedores or lightermen

231. It is hereby understood and agreed that any work in connection with bottling by mechanically driven machinery is expressly excluded from the indemnity granted under this Policy.

232. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured is indemnified only in respect of accidents arising out of the repairing of -

Barges	Dredgers	Yatches	Passenger Vessels
Hoppers	Tugs	Pilot Boats	Cargo Vessels

not exceeding 2,000 tons gross measurement, or of -

Torpedo Boats, Destroyers, Steam Trawlers, Shallow-draught River Gunboats

exceeding 500 tons displacement.

233.....

234. It is hereby understood and agreed that any work on buildings is expressly excluded from the indemnity granted under this Policy.

235. It is hereby understood and agreed that any work outside the shop or yard of the Insured, other than delivery or cartage is expressly excluded from the indemnity granted under this Policy.

236. It is hereby understood and agreed that any work in connection with erection of generating and storage plant is expressly excluded from the indemnity granted under this Policy.

237. It is hereby understood and agreed that any work in connection with the erection fitting up or repair of plant or installations in generating stations, cinemas collieries, factories, mines quarries, ships theaters music halls, public halls and on the roofs, of railway stations over 9 Metres in height is expressly excluded from the indemnity granted under this Policy.

238. It is hereby understood and agreed that any claim arising out of work on ships or underground in collieries, mines and quarries is expressly excluded from the indemnity granted under this Policy.

239. It is hereby understood and agreed that any work in connection with the construction or repair of any article, Part or unit which exceeds 12.7 kilogram in weight when completed for use, and any erecting fitting or repair in generating stations, cinemas, collieries factories, mines, quarries, ships theaters music halls, public halls and on roofs of railway stations over 9 Metres in height is expressly excluded from the indemnity granted under this Policy.

240. It is hereby understood and agreed that any work in connection with the construction or repair of any article, Part or unit which exceeds 5 tons in weight when completed for use, and any erecting fitting or repair in generating stations, cinemas, collieries factories, mines, quarries, ships theaters music halls, public halls and on roofs of railway stations over 9 Metres in height is expressly excluded from the indemnity granted under this Policy.

241. It is hereby understood and agreed that any work in connection with the manufacture or handling of any unit exceeding 12.7 kilogram in weight when completed for use is expressly excluded from the indemnity granted under this Policy.

242.ro 244.....deleted.

245. It is hereby understood and agreed that any work in connection with the construction and/or repair of any unit which exceeds 3 tons in weight when completed for use, or in connection with lift and crane making and erecting or any fitting, or erecting away from the shop or yard of the Insured is expressly excluded from the indemnity granted under this Policy.

246. It is hereby understood and agreed that any work in connection with lift and crane making and erecting is expressly excluded from the indemnity granted under this Policy.

247.....

248. In consideration of any additional premium having been paid the within Policy is extended to indemnify the Insured in respect of his legal liability to occasional domestic employees engaged in connection with his house or garden (or stable*) (or in connection with motor cars). The expression "occasional" "domestic employees" shall not be deemed to include any person regularly employed for more than two days a week whether for the whole or part of a day, or any person employed continuously for more than two months.

*To be Inserted only when coach man, groom or syce is permanently employed and the necessary premium has been paid.

To be inserted only when the additional premium has been based on the total premium paid including the premium paid for a permanent motor driver or drivers.

249.....

250.....

251. It is hereby understood and agreed that any work in connection with the construction alteration or repair of buildings designed or intended to exceed when

completed 9 Metres in height from the ground level is expressly excluded from the indemnity granted under this Policy.

252. It is hereby understood and agreed that any work in connection with the construction alteration or repair of roofs on buildings designed or intended to exceed when completed 9 Metres in height from the ground level is expressly excluded from the indemnity granted under this Policy.

253. In consideration of premium being paid on the total earnings of the undernoted employees receiving more than Rs. 1000/- per month, it is hereby understood and agreed that the within Policy subject to the terms and conditions thereof is extended to indemnify the insured in respect of his liability at Common Law including the Fatal Accidents Act 1855 for accidents to such employees arising out of and in the course of the employment.

254. to 257.....deleted.

258. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of accidents arising employees while engaged in racing pace making or speed trials.

259. It is hereby understood and agreed that all work in connection with the repair or Motor Cars is expressly excluded from the indemnity granted by this Policy.

260. It is hereby understood and agreed that all work in connection with making fitting or repairing of any single part or unit exceeding 508.00 kgs. is expressly excluded from the indemnity granted by this Policy.

261. to 265deleted.

266. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no work is undertaken by the Insured requiring the use of stagings or slings.

267.to ...276.....deleted.

277. It is hereby understood and agreed that all liability in connection with hands employed in foundry work is expressly excluded from the indemnity granted under this Policy.

278.....

279. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the only work carried on by the Insured is the manufacture of crucible and/or blister steel.

280.....

281. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the only work carried on by the Insured is the making of water fittings, excluding metres.

282. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured does not undertake work on board ships.

283.....

284.....

285. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no work is done away from the shop or yard of the Insured.

286.....

287. It is hereby understood and agreed that this Policy does not indemnify the Insured against claims in respect of accidents to employees while travelling in aircraft.

288. It is hereby understood and agreed that any work outside buildings is expressly excluded from the indemnity granted under this Policy.

289. It is hereby understood and agreed that any work outside buildings other than private dwellings, is expressly excluded from the indemnity granted under this Policy.

290. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of any accident arising out of any work in connection with -

- a) The use of explosives;
- b) The making of sewers and/or other excavations, exceeding in any part a depth of 3 Metres from the surface;
- c) Quarrying
- d) Tunnelling

291. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no work is undertaken in connection with -

- a) The use of explosives;
- b) Quarrying
- c) Tunnelling

292.

293 It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured does no bleaching or dyeing other than of yarn and/or thread.

294. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured does no calico printing.

295. It is hereby understood and agreed that any work in connection with wood-working machinery driven by steam, gas, water, electricity or other mechanical power, or in connection with the feeling, sawing and carting of trees is expressly excluded from the indemnity granted under this Policy.

296.....

297. The within Policy does not indemnify the Insured in respect of claims for lead poisoning.

298. The within Policy indemnifies the Insured only in respect of the making of toilet soaps from manufactured soap, the process carried on being the remelting and perfuming of manufactured soap.

299.....

300. It is hereby understood and agreed that the within Policy does not indemnify the Insured in respect of any claim arising in connection with blasting operations or Timber felling.

301. It is hereby understood and agreed that the within Policy does not indemnify the Insured in respect of any claim arising in connection with sign, erecting.

302. It is hereby understood and agreed that the Company shall not be liable by virtue of this Policy if at any time the Insured carries on any other than a retail business.

303. It is hereby understood and agreed that no liability attaches to the Company if at any time the Insured has or uses any presses driven by steam, gas, water, electricity or other mechanical power.

304. It is hereby understood and agreed that no liability attaches to the Company under this Policy if any bleaching and/or dyeing is done by the Insured.

305.....

306.....

307. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured does not work a quarry.

308. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that any stone and/or slate Dressing and/or Stone Breaking Yard occupied by the Insured is not situated within one mile of the quarry worked by the Insured.

309. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the duties of none of the employees at any stone and/or State dressing and/or Stone breaking Yard occupied by the Insured take them at any time to a quarry where any blasting is done.

310. It is hereby understood and agreed that the within Policy does not indemnify the insured in respect of claims made by employees engaged in stables and/or away from the shop or yard of the Insured.

311. It is hereby understood and agreed that the within Policy does not indemnify the insured in respect of claims for accidents arising out of or in connection with cartage of goods.

312. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured does not handle in the course of his business any other material than ivory and/or tortoiseshell and/or pearl.

313. It is hereby understood and agreed that the within Policy does not indemnify the Insured in respect of claims for accidents arising out of work upon buildings.

314.to 316.....deleted.

317. It is hereby understood and agreed that no liability attaches to the Company if the insured uses celluloid in the course of his business.

318.to 320deleted.

321. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured does not handle in the course of his business any explosives.

322.....

323. It is hereby understood and agreed that any work in connection with the enamelling and Japanning of articles of any other material than metal is expressly excluded from the indemnity granted under this Policy.

324. to 326.....deleted.

327. It is hereby understood and agreed that any work in connection with churches, chapels, cinemas, exhibitions, music halls, public halls and theaters is expressly excluded from the indemnity granted under this Policy.

328.....

329. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the Insured in the course of business does no quarrying or stone-cutting and uses no machinery either power driven or otherwise.

330.....

331. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that wool-combing is not and will not be carried on by the Insured in the course of business.

332.....

333. This Policy is issued subject to a warranty by the Insured that no vessels are or will be loaded or unloaded by his employees at his warehouse situated at.....

334. It is hereby understood and agreed that any claim arising in connection with the use of cycles is expressly excluded from the indemnity granted under this Policy.

335. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that the insured does not engage in any work involving the use at any time of ladders, stagings, and/or scaffolding.

336. It is hereby understood and agreed that all risks in connection with the use of motor cycles are expressly excluded from the indemnity granted under this Policy.

337. It is hereby understood and agreed that all works in connection with pits, whether by the Insured's employees or otherwise is expressly excluded from the indemnity granted under this Policy.

337A. Notwithstanding anything contained herein to the contrary it is hereby understood and agreed that the liability of the Company under the within Policy is restricted to accidents arising out of and in the course of employment which result in death and the Company shall not be liable to reimburse the Insured any compensation payable in respect of non-fatal accidents.

338.....

339. It is hereby understood and agreed that this Policy does not indemnify the Insured in respect of any claim arising in connection with the employment of wool Sorters.

340. It is hereby understood and agreed that the Company shall not be liable by virtue of this Policy if at any time the Insured engages in yarn production.

341. It is hereby understood and agreed that the Company shall not be liable by virtue of this Policy if at any time the Insured engages in any process other than winding.

342. It is hereby understood and agreed that any liability in connection with manufacture of aerated waters is expressly excluded from the indemnity granted under this Policy.

343. It is hereby understood and agreed that this Policy does not indemnify the Insured in respect of any claim arising in connection with fixing repairing or winding tower, turret or railway clocks.

344. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that no manufacture of Celluloid Toys is carried on.

345. In consideration of the payment of an additional premium it is hereby understood and agreed that this Policy subject to its terms provisions and conditions is extended to indemnify the Insured in respect of the reasonable medical surgical and hospital expenses (including cost of conveyance to hospital) incurred by the Insured in connection with any case of injury to which the indemnity granted under this policy applies or would have applied had disablement exceeded three days.

Provided always that the liability of the Company under this endorsement shall be limited to Rs.....in respect of any one case of injury.

346. See Residual Liability Tariff sheet 6

347.....

348.....

349. Notwithstanding anything to the contrary contained in the within Policy the Insured undertakes to make to the Company within one month of the termination of Insurance a declaration of maximum number of members of the club insured by the within Policy during such Period of Insurance and if the total number so declared shall differ from the number in respect of which premium has been paid, a proportionate additional premium shall be paid to or a proportionate refund of premium be made by the Company as the case may be.

350. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of :-

a) any accident arising out of any work in connection with :-

- 1) the use of explosives;
- 2) the making of sewers and/or other excavations exceeding in any part a depth of 3 Metres from the surface;
- 3) Quarrying;

4) Tunnelling;

b) any death due solely and directly to working in or being released from compressed air or disablement of any kind arising from caisson disease otherwise called compressed air sickness.

351. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of :-

a) any accident arising in connection with :-

1) any work other than of maintenance and/or repair

2) water diversion, pile driving dam construction or work within or behind dams;

3) the removal or fixing of dock gates;

4) the employment of drivers or the use of explosives.

b) any death due solely and directly to working in or being released from compressed air or disablement of any kind arising from caisson disease otherwise called compressed air sickness.

352. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of :-

a) any accident arising out of any work in connection with the construction of bridges exceeding or designed to exceed any part when completed 6 Metres in height from road or water level at low tide or in connection with the construction of bridges built of other material than brick stone, timber or concrete.

b) any death solely and directly to working in or being released from compressed air or disablement of any kind arising from caisson disease otherwise called compressed air sickness.

352A. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of :-

- a) any accident arising out of any work in connection with the construction of bridges built of other material than brick stone timber or concrete.
- b) any death due solely and directly to working in or being released from compressed air or disablement of any kind arising from caisson disease otherwise called compressed air sickness.

353. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of :-

a) any accident arising out of any work in connection with :-

- 1. the use of explosives
- 2. quarrying
- 3. tunnelling.

b) any death due solely and directly to working in or being released from compressed air or disablement of any kind arising from caisson disease otherwise called compressed air sickness.

354. It is hereby understood and agreed that the indemnity granted under this Policy does not extend to indemnify the Insured in respect of :-

- a) any accident arising out of any work in connection, with the construction, alteration or demolition of buildings, the construction alteration, maintenance or repair of pumping stations, reservoirs, filter beds and softening tanks, the sinking and digging of wells and the handling and use of explosives.
- b) any death due solely and directly to working in or being released from compressed air or disablement of any kind arising from caisson

disease otherwise called compressed air sickness.

355. It is hereby understood and agreed that any work in connection with the sinking of shafts in connection with underground operations is expressly excluded from the indemnity granted under this Policy.

356.....

357. It is hereby understood and agreed that this Policy is issued on the express understanding and condition that commercial Travellers covered under itemof the schedule are prohibited from using Motor Cycles, Scooters in course of their employment.

workmen/archana-d

WORKMEN'S COMPENSATION TARIFF

TARIFF POLICY FORM -TABLES A and B

Notes for the guidance of Tariff Insurers:-

1. When Table "A" Policy is to be issued insert the following in the column for Law(s) in the Schedule of the Policy :-

Workmen's Compensation Act, 1923 and subsequent amendments of the said Act prior to the date of the issue of the Policy provided that the Insurance granted hereunder is not extended to include:

i) any interest and/or penalty imposed on the Insured on account of his/their failure to comply with the requirements laid down under the W.C. Act, 1923.

2. When a Table "B" Policy is to be issued, insert the following in the Column for Law(s) in the Schedule to the Policy.

The Fatal Accidents Act, 1855.

3. Occupational diseases listed in part "C" of the schedule III to the W.C. Amendment Act, 1984 may also be covered under the W.C. Policy at an additional premium of 50% of the book rate.

4. Compressed Air Disease listed part "A" of the schedule III to the W.C. Amendment Act, 1984 may also be covered under the W.C. Policy at an additional premium of 25% of the book rate.

WORKMEN'S COMPENSATION POLICY

WHEREAS the Insured carrying on the Business described the Schedule and no other for the purpose of this insurance by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance.

NOW THIS POLICY WITNESSETH that if at any time during the period of Insurance any employee in the Insured's immediate service shall sustain personal injury by accident or disease arising out of and in the course of his employment by the Insured in the Business and if the Insured shall be liable to pay compensation for such injury either under :

the Law(s) set out in the Schedule

or at

Common Law

then subject to the terms exceptions and conditions contained herein or endorsed hereon the Company will indemnify the Insured against all sums for which the Insured shall be so liable and will in addition be responsible for all costs and expenses incurred with its consent in defending any claim for such compensation.

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefor this Policy shall remain in force but the liability of the company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.

EXCEPTION

The Company shall not be liable under the Policy in respect of :

- a) any injury by accident or disease directly attributable to war invasion act of foreign enemy hostilities (whether war be declared or not) civil war mutiny insurrection rebellion revolution or military or usurped power

- b) the Insured's liability to employees of contractors to the Insured.
- c) any liability of the insured which attaches to virtue to an agreement but which would not have attached in the absence of such agreement
- d) any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.

CONDITIONS

1. This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.
2. Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company.
3. The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations.
4. In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible give notice thereof to the Company with full particulars. Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on receipt. Notice shall also be given to the company immediately the Insured shall have knowledge of any impending prosecution inquest or fatal enquiry in connection with any such occurrence as aforesaid.
5. No admission offer promise or payment shall be made by or on behalf of the Insured without the consent of the Company which shall be entitled if it so desires to take over and conduct in his name the defence or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity or damages or otherwise and shall have full descretion in the conduct of any proceedings and in

the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

6. The first premium and all renewal premiums that may be accepted are to be regulated by the amount of wages and salaries and other earnings paid by the Insured to employees during each Period of Insurance. The name of every employee together with the amount of wages salary and other earnings shall be properly recorded and the Insured shall at all times allow the Company to inspect such records and shall supply the Company with a correct account of all such wages salaries and other earnings paid during any period of Insurance with one month from expiry date of such Period of Insurance. If the amount so paid shall differ from the amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the Company or by a refund by the Company as the case may be.

7. The Company may cancel this Policy by sending seven days notice by registered letter to the Insured at his last known address and in such event the premium shall be adjusted in accordance with Condition 6.

8. If any difference shall arise as to the quantum to be paid under this Policy, (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference or if they cannot agree upon a single arbitrator to the decision of two disinterested persons as arbitrators of whom one shall be appointed in writing by each of the parties within two calender months after having been required so to do in writing by the other party in accordance with the provisions of the Arbitration Act 1940, as amended from time to time and for the time being in force. In case either party shall refuse or fail to appoint arbitrator within two calender months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint sole arbitrator, and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be condition to any right of action or suit upon this Policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 calender months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

9. The due observance and fulfilment of the terms, conditions and endorsements of this Policy so far as they relate to anything to be done or not to be done by the Insured and the truth of the statements and answers in the Proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

**WORKMEN'S COMPENSATION TARIFF
SCHEDULE**

Policy No.

Company

Insured : Name
 Address

Business:

Period of Insurance: (a) From to (both dates inclusive)
 (b) Any subsequent period for which the Insured shall
 pay and the Company shall agree to accept a
 renewal premium.

Premium:
 Subject to adjustment in the terms of Conditions 6 The estimated
 amount of wages salaries and other earnings on which Premium
 is based.

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Value of food fuel quarters and other consideration in addition to money earnings	Estimated Total Earnings	Place or Places of Employment

Date of signature of Proposal and Declaration

Signature

on

WORKMEN'S COMPENSATION INSURANCE
TARIFF PROPOSAL FORM

Indemnity under the Workmen's Compensation Act 1923 and subsequent amendments of the said Act prior to the date of the issue of the Policy; the Fatal Accidents Act, 1855; and at Common Law.

Proposer's names in full _____

Proposer's business address _____

Proposer's trade or occupation _____

Particulars of work _____

SCHEDULE

ALL PERSONS EMPLOYED MUST BE INCLUDED

Estimated Annual
Wages, Salaries and
other Earnings

(For Office use only)

Description of Employees 1	Estimated Number of Employees 2	Cash 3	Living or other allowances if any)	Total	Insurance required State Table A or B of prospectus	Rate %o PREMIUM

			4	5	6	
Clerical Staff						
Commercial Travellers						
Employees engaged with woodwork including machinery including machinists and machinists labourers						

The total amount of wages salaries and other earnings paid by me during the past twelve months was Rs.....

Do you wish to insure your liability under the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act prior to the date of the issue of the Policy to the workmen of contractors?

If so please state:-

Names of Contractors	Full details of work subject (Specify exact, nature of work)	In cases for which the contract is for labour only, state total amount of contract or wages paid	In case for which the contract is for labour and materials state estimated amount of contract.	In case for which contract is for labour materials and equipment, state estimated amount of contract.
		Rs.	Rs.	Rs.
		Rs.	Rs.	Rs.
		Rs.	Rs.	Rs.

TOTAL PREMIUM

1. Does the above, schedule include- (a) All persons in your service? (b) All your subcontractors?	(a) (b)
2. Are your premises a Factory within the meaning of the Factories Act?	
3. (a) Have you any circular saws or other machinery driven by steam gas, water electricity or other mechanical power?	(a)

If so give full particulars. (b) Are your machinery, plant and ways properly fenced and guarded and otherwise in good order and condition?	(b)
4. (a) Is your Boiler registered under the Indian Boiler Act, 1923? (b) If not under what conditions is it exempted from such registration	(a) (b)
5. State what acids, gases chemicals or explosives will be used and to what extent?	
6. Are you at present insured or have you ever proposed for an insurance in respect of your liability to your employees? If so, please give the name of the Company or Companies.	
7. Has any proposal for an insurance in respect of your liability to your employees or renewal thereof even been declined or withdrawn?	(a) Declined..... (b) Withdrawn.
8. State the total wages paid and particulars of accidents to your employees during the past three years.	

Total Wages	Fatal	Perm.Disablement	Temp.Disablement	
	No.	Cost.	No.	Cost.
Rs.....	Rs.....	Rs.....	Rs.....	Rs.....
Rs.....	Rs.....	Rs.....	Rs.....	Rs.....
Rs.....	Rs.....	Rs.....	Rs.....	Rs.....

I/We the undersigned this.....day of.....19.....desire to effect an insurance in terms of the Policy to be issued by the Company against my/our Statutory and Common Law liability above mentioned. I/We agree to render, at the end of each period of insurance, a statement in the form required by the Company of all wages actually paid, and to pay premium on any wages paid in excess of the amount estimated above, I/We hereby declare that all the above statements and particulars, which I/We have read over checked, are true that I/We have not suppressed misrepresented or mis-stated any material fact, that I/We have fairly estimated my/our total wages and salaries expenditure and I/We agree that this declaration shall be the basis of the contract between me/us and theCompany.

Date.....

Signature of Proposer.....

WORKMEN'S COMPENSATION INSURANCE

COLLIERY PROPOSAL FORM

For Insurance Granting Indemnity under the workmen's Compensation Act, 1923 and subsequent amendments of the said Act prior to the date of the issue of the Policy; the Fatal Accidents Act, 1855; and at common Law.

1. Full name of Proposer ..	
2. Title of Firm and/or Limited Liability Company ..	
3. Name of Managing Agents ..	
4. Address of Managing Agents ..	
5. Name of Colliery (in full) ..	

6. Postal address (in full) and District ..	
7. Is Colliery situated in India ? ..	
{ 8. Annual Output .. { {	Raisings Tons Dispatches Tons 1. Coal 2. Rubble, Dust and Slack 3. Coking Coal {

**SCHEDULE OF EMPLOYEES (DIRECT LABOUR)
ALL PERSONS EMPLOYED MUST BE INCLUDED**

Description of Employees	ESTIMATED ANNUAL WAGES AND ALLOWANCES						For Office use only
	Estimated daily number of Employees	Cash	Free Quarters, living or other allowances (if any)	Total	Insurance required (state Table A or B.	Rate %o		Premium
1	2	3	4	5	6		
Clerical staff engaged :- i) On surface ii) Underground Employees engaged with wood working machinery Remainder of employees; a) Surface employees only b) Underground		Rs.	Rs.	Rs.			

employees i) Pits ii) Inclines levels or drifts c) Pitsinking, deepening enlarging or reopening D) Opening out or reopening levels inclines or drifts e) Others	
a) The total amount of wages, salaries and other earnings paid by me/us during the past twelve months was I) Clerical Staff on surface Rs. ii) Ditto underground Rs. iii) All others Rs. Total Rs. b) Give full details of the nature of the allowances shown under column (4) above. c) Do you provide all your employees with free quarters? If not, what proportion of them receive free quarters? d) Do you wish to insure your liability under the workmen's Compensation Act, 1923 and subsequent amendments of the Act prior to the issue of the Policy in respect of the workmen of Contractors? If so, complete details as below :-	

**SCHEDULE OF CONTRACTORS' EMPLOYEES
ALL CONTRACTORS MUST BE INCLUDED**

Names of contractors	Full details of work subject (specify exact, nature of work)	In cases for which the contract is for labour only, state total amount of contract or wages paid	In case for which the contract is for labour and materials state estimated amount of contract.	

--	--	--	--	--

Do the above schedules include :-

- a) All persons in your service ?
 - b) All your Contractors' or sub-contractors' employees?
-

INSURANCE ACT , 1938

Prohibition of Rebates

Section 41 of this Act reads :-

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on

the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with provisions of this Section shall be punishable with fine which may extend to five hundred rupees.

Date:.....

Signature.....

9. Average daily number of employees - (a) on surface (b) underground	(a) (b)
10. Greatest number employed underground in any one pit, level, incline or drift, etc., at one time.	
11. Do the workmen descend or ascend by means of a cage or do they walk in?	
12. State Greatest number descending or ascending in cage at any one time.	
whether colliery consists of pits or inclines, levels or drifts	

N.B. By “pit” is meant a working whether the workmen enter and/or leave the underground by means of case of lift.	
14.(a) The number and names of each pit, incline, level and drift (b) The number and names of those being worked	(a) (b)
15. Particulars of all Shafts	Number Depth Shape shaft
16. State greatest distance to any “face” from mouth of incline and/or shaft	
17. Of what is the roof composed?	
18. At what inclination is each incline driven?	(a) To the rise.....inches per yard (b) To the dip.....inches per yard.
20 .Is in automatic contrivance in use to prevent over winding of the haulage and the cages?	
21. Are employees or is coal wound from up-cast pit? If so, are guards provided to prevent the floating boards” being carried up to the sheaves?	
22 .What motive power is used underground?	
23. Are there any old workings in or adjoining your property?	
24. If so, state the nearest point of these to your own workings	
25. Are the old workings at a higher or a lower level than your own workings?	
26 Is there any accumulation of water in the old workings?	
27. If no accumulation of water in the old workings, what quantity of feeder in gallons per minute is made therein and how is same disposed of	
28.(a) Has any inundation ever occurred? If so :- (b) Give date and (c) State number of persons killed and injured	(a) (b) (c)
29. How is the water underground in the existing workings disposed of?	
30. Is the colliery, fiery or dusty?	

N.B. By fiery or dusty mine is meant on where safety lamps are required to be used under the Indian Mines Act 1923 or any Order made thereunder or any special order of the Inspector of Mines.	
31. Has fire damp ever been found in the colliery ? If so, give dates.	
32. Has any ignition of fire damp ever taken place? If so :- (a) Give date and (b) State number of persons killed and injured	(a) (b)
33. Has any other accident occurred involving more than 3 deaths?	
34.(a) How is ventilation effected? (b) Number of cubic feet of air per minute passing through the mine.	(a) (b)
35. Do you use explosives ? If so state :- (a) Description of explosives used (b) Method of firing adopted	(a) (b)
36. Are your machinery plant and ways properly fenced and guarded and otherwise good order and condition?	
37. (a) Are your boilers, registered under the Indian Boiler Act, 1923? (b) If not under what conditions are they exempted from such registration? (c) When were they last inspected by the Inspector of Boilers?	(a) (b) (c)
38. State :- (a) What abstracts of the Indian Mines Act are posted at your colliery? (b) What Regulations and Rules are so posted? (c) What Bye-Laws are in force at Colliery? A copy must be attached.	(a) (b) (c)
39 .Is there any fire area in the underground workings of the colliery or in adjacent old workings? If so, give full details.	
40. What system is adopted in regard to the inspection of the stopping and for localising the fire area?	
41. Have you complied with all the provisions of the Coal Mines (Temporary) Regulations 1936.	
42. Has the Chief Inspector, or the Inspector of Mines, issued	

<p>any special orders upon the colliery in the last 12 months to</p> <ul style="list-style-type: none"> (a) prohibit the extraction or reduction of pillars in any part of the mine; (b) provide against any outbreak of fire or fire sealing off or isolation or any part of the colliery, (c) limit of dimensions of any of the galleries that may driven in the colliery, (d) provide against explosion or ignitions, or irrupt ions of or accumulations of water in the colliery and (e) provide for any other circumstances? <p>If so, give full details and state whether orders completed with.</p>	<ul style="list-style-type: none"> (a) (b) (c) (d) (e)
<p>43. Is any method of stowing adopted for filling in the areas whence coal is removed? If so, give details of method adopted.</p>	
<p>44. Give the last two dates on which the Chief Inspector, or the Inspector of Mines, Inspected the colliery underground workings, including the fire area. Attach hereto copies of the reports submitted by the Inspector following these two visits and also your replies to those reports.</p>	

45. State the total wages paid and particulars of Accidents to all direct employees and Contractors' employees during the past 3 years.

Year Total wages, expended including
Contractors' wages

19 Rs.....
19 Rs.....
19 Rs.....

Numbers of Claims and Compensation actually paid

Year	Fatal		Permanent Disablement		Temporary Disablement	
	Number	Cost.	Number	Cost.	Number	Cost
19	Rs.....	.....	Rs.....	.....	Rs.....
19	Rs.....	.....	Rs.....	.....	Rs.....
19	Rs.....	.....	Rs.....	.....	Rs.....

Numbers and estimated cost of Claims still unsettled

19Rs.....Rs.....Rs.....
19Rs.....Rs.....Rs.....
19Rs.....Rs.....Rs.....

<p>46.(a) Are you at present insured or have you ever proposed for an insurance in respect of your liability to your employees? If so, state name of Company or Companies.</p> <p>(b) Has any such proposal for an insurance in respect of your liability ever been declined or withdrawn? If so, state name of Company.</p> <p>(c) Has any company declined to renew your insurance? If so state name of Company.</p>	
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I/We the undersigned this.....day of.....19.....desire to effect an insurance in terms of the Policy to be issued by the Company against my/our Statutory and Common Law liability above mentioned. I/We agree to render, at the end of each period of insurance, a statement in the form required by the Company of all wages actually paid, and to pay premium on any wages paid in excess of the amount estimated above, I/We hereby declare that all the above statements and particulars, which I/We have read over checked, are true that I/We have not suppressed misrepresented or mis-stated any material fact, that I/We have fairly estimated my/our total wages and salaries expenditure and I/We agree that this declaration shall be the basis of the contract between me/us and theCompany.

Date:Signature of
Proposer.....

Delete if not required

WORKMEN’S COMPENSATION INSURANCE

PROSPECTUS

The Insurance provides for two forms of cover, namely :-

Table A: Indemnity against legal liability for accidents to employees under the Workmen’s Compensation Act, 1923 and subsequent amendments of the said Act prior to the date of the issue of the policy; The Fatal Accidents Act 1855 and at Common Law only.

Table B: Indemnity against legal liability under the Fatal Accidents Act, 185 and at Common Law only.

workmen/archana-d

