

Reference No.: W427988208

Date: May 23, 2025

Dispatch Advice Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find attached herewith 4010/393790800/00/000 which has been issued based on the details furnished to us on 22-May-2025 as per attached format by the following insured:

AYOKI FABRICON PVT LTD.

AYOKI SENTA, 37/1-C, NEAR WESTIN HOTEL, -KOREGAON
PARK ANNEXE, -MUNDHWA ROAD, GHORPADI, PUNE

PUNE

MAHARASHTRA - 411001

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes/rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your application.

Your original policy will be handed over to you shortly by your Relationship Manager/ Agent/ Broker. In case you don't receive it within 10 days, please mail us at info@icicilombard.com stating the policy number.

Thank you once again and look forward to a lasting relationship.

Authorised Signatory

ICICI Lombard General Insurance Company Ltd.

Reference No.: W427988208

Date: May 23, 2025

AYOKI FABRICON PVT LTD.

AYOKI SENTA, 37/1-C, NEAR WESTIN HOTEL, -KOREGAON
PARK ANNEXE, -MUNDHWA ROAD, GHORPADI, PUNE

PUNE

MAHARASHTRA - 411001

Risk Assumption Letter

Dear Sir/Madam,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred insurance provider.

Please find attached herewith Policy No. 4010/393790800/00/000 which has been issued based on the details furnished to us on 22-May-2025

Please go through the details as furnished in the format and also as provided in the policy document to ensure that they are in order. If you feel that there are any discrepancies/variations, please write to us immediately for the necessary changes / rectification. In the absence of any communication from you in this regard within a period of 15 days of receipt of this letter, we would understand that you have accepted the contents and the coverage to be in accordance with your application.

Thank you once again and look forward to a lasting relationship.

Authorized Signatory

ICICI Lombard General Insurance Company Ltd.

EMPLOYEE'S COMPENSATION INSURANCE

Part 1 of the POLICY SCHEDULE

Policy No.	4010/393790800/00/000
Issued at:	PUNE
Name of the Insured:	AYOKI FABRICON PVT LTD.
Address of the Insured:	AYOKI SENTA,37/1-C, NEAR WESTIN HOTEL,-KOREGAON PARK ANNEXE,-MUNDHWA ROAD, GHORPADI, PUNE, ., PUNE, MAHARASHTRA - 411001
Period of Insurance:	From: 22-May-2025 00:00 Hours To Midnight of 21-Jul-2025
Total Sum Insured:	₹ 36,15,100.00
UIN:	IRDAN115CP0017V02201920
Intermediary Details:	Intermediary Code: 202147635737
	Intermediary Name: SHAINAJ AMJAD SHAIKH
	Intermediary Contact: 9067887858
	Intermediary E-mail ID: amjadshaikh3384@gmail.com
HR Details	HR Contact Number: 9823006308
	HR Email Address: sunilgaikwad@ayokifabiricon.com

1.Premium Calculations:	
Premium	₹ 16,356.00
Stamp Duty	₹ 8.00
CGST	₹ 1,472.04
SGST	₹ 1,472.04
IGST	₹ 0.00
UGST	₹ 0.00
Total GST	₹ 2,944.00
Total Premium*	₹ 19,308.00

*Premium value mentioned above is inclusive of taxes applicable

2. No. of lives: 120

3.Details of employees to be insured:

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
2	Project Manager	22000	88000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.....MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
 Mailing Address:
 601 & 602, 6th Floor, Interface 16,
 New Linking Road, Malad (West)
 Mumbai - 400 064

CIN: L67200MH2000PLC129408
 Registered Office Address:
 ICICI Lombard House, 414, Veer
 Savarkar Marg, Near Siddhi Vinayak
 Temple, Prabhadevi, Mumbai 400 025

UIN : IRDAN115CP0017V02201920
 Toll free no : 1800 2666
 Alternate no : 86552 22666 (chargeable)
 E-mail : customersupport@icicilombard.com
 Website : www.icicilombard.com

EMPLOYEE'S COMPENSATION INSURANCE

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
2	Billing Engineer	22000	88000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
2	Store Keeper	22000	88000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
4	Supervisor	16500	132000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
2	Sr Admin Officer	23000	92000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A

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Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
1	Sr Electrician	23000	46000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Safety Officer	21500	43000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
14	Mason	14850	415800	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
13	Carpenters	14850	386100	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A

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EMPLOYEE'S COMPENSATION INSURANCE

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
40	Helpers	12125	970000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Site Incharge	35000	70000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Engineers QA QC	22000	44000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Accountant	22000	44000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.-----MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A

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EMPLOYEE'S COMPENSATION INSURANCE

Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
2	Engineer	18000	72000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.....MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Time Keeper	16500	33000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.....MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Electrician	16500	33000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.....MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
1	Safety Supervisor	16500	33000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.....MADHYA PRADESH--NEEMUCH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A

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Estimated Number of Employees	Occupation of Employees	Estimated Total Salaries Wages and other money earnings	Estimated Total Earnings for the Policy Duration	Place or Places of Employment	Industry Classification	Sub Industry Classification	Risk Classification Code
26	Barbender	14850	772200	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.....MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
5	Operators	16500	165000	AYOKI FABRICON PVT. LTD. C/O GOLDCREST CEMENT PVT. LTD. VILLAGE : SAGRANA DIST. : NEEMUCH STATE : MADHYA PRADESH PIN : 458468--.....MADH YA PRADESH--NEEMU CH--458468	Engineering workshop & Fabrication works (Above 9 meters)	NA	157A
Total: 120			Total : ₹ 3615100				

4. Scope of cover

Main Coverage:	EC Liability Cover Table 'A'
Extensions	
Per Person Limit Only	Medical Extension is covered upto ₹50,000.00 per person for the policy period

Coverages:

1	Policy for Table A only
2	No. of lives: 120
3	Risk Classification code : 157A
4	Policy is issued on unnamed basis.
5	Entry age limit:As per WC Act
6	Nil Claims in Expiring policy
7	Risk Location Address: Ayoki Fabiricon Pvt. Ltd. C/o Goldcrest Cement Pvt. Ltd. Village : SAGRANA Dist. : Neemuch State : Madhya Pradesh Pin : 458468,458468
8	Medical Extension is covered upto INR. 50000 per person for the policy period.

Exclusions:

1	Any employment compensation in excess of the actual sum insured for workmen compensation ordinance (not to apply in respect of common law awards)
2	Underground and/or underwater mines and/or underground services in connection therewith. However, this exclusion shall only apply where more than 20 people are working at the same location at any one time.
3	Sub aqueous work (underwater work).

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EMPLOYEE'S COMPENSATION INSURANCE

Exclusions:	
4	Quarries, where explosives are used.
5	Contractors engaged exclusively in wrecking or demolition of building and/or scrap metal merchants.
6	Losses suffered on or in connection with offshore rigs.
7	Aircraft crews in respect of flight risk. However, this exclusion shall not apply to aircraft which are set aside for non fare paying executive use and which are crewed by six persons or less.
8	Ship crews other than on inland vessels or on vessels operating within territorial waters. However, this exclusion shall not apply to a vessel crewed by six persons or less.
9	Fire brigades other than those formed privately for loss prevention purposes.
10	Service in any kind of armed forces (including, but not limited to military, police, security services).
11	Operation of railways, other than sidings.
12	Employees employed on a permanent basis in USA and/or Canada.
13	Professional sports team.
14	Any compensation in medical extension expenses if the injured is hospitalized for more than 12 month due to an accident as per the coverage opted in WC policy.
15	Pandemics/epidemics as declared by WHO and /or Government of India
16	Losses suffered in the course of manufacturing and /or supplying and/or producing storing, filling, breaking down, transporting:-(a)Fireworks, ammunition, fuses, cartridges, powder, nitro-glycerine, or any explosives.(b)Gases and/or air under pressure in containers.(c)Butane, methane, propane, and other liquefied gases.(d)Celluloid and pyroxylin.(e)Petrochemicals and also chemicals of a toxic (as defined under India's Public Liability Act 1991), noxious, explosive and/or highly flammable nature.(f)Asbestos and/or asbestos products.(It is understood and agreed, however, that the storage, transport and/or handling if any of the substances above mentioned other than f) which is merely incidental to the operation and/or trade of the Insured's not otherwise excluded, is covered)
Nature of work/activity	
Policy type:	Unnamed
Entry age limit	As per EC Act
Policy cover	Table A

Subject otherwise to terms and conditions of Employee's Compensation Insurance Policy

Signed for and on behalf of the ICICI Lombard General Insurance Company limited, at Mumbai on this date May 23, 2025. The Policy shall stand cancelled ab initio in the event of nonrealization of premium.

Authorised Signatory

ICICI Lombard General Insurance Company Ltd.



Click [here](#) or scan the QR code to view the Customer Information Sheet (CIS). It provides an overview of the policy features, service and claim processes, as well as other important terms.

GSTIN Reg. No: 27AAACI7904G1ZN

IL GIC GSTIN Address: 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

HSN/SAC code: 997139 GENERAL INSURANCE SERVICES

The stamp duty of ₹ 8 paid in cash or by demand draft or by pay order, vide Reciept/challan no. CSD112025527 dated Jan 30, 2025.

ICICI Lombard General Insurance Company Limited

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EMPLOYEE'S COMPENSATION INSURANCE

Scan here for the Policy Terms and Conditions



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EMPLOYEE'S COMPENSATION INSURANCE

TAX INVOICE

(ORIGINAL FOR RECIPIENT)

Name of the Customer : AYOKI FABRICON PVT LTD.

Address of the Customer : AYOKI SENTA,37/1-C, NEAR WESTIN HOTEL,-KOREGAON PARK ANNEXE,-MUNDHWA ROAD, GHORPADI, PUNE . INDIA MAHARASHTRA PUNE PIN - 411001 - 411001

GSTIN/ Unique Id of registered recipient : 27AABCA5780F1ZQ

Invoice Number	1005252201568	ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED
Policy Number	4010/393790800/00/000	Bill from Address (IL GSTIN Address)
		Flat No. 501, 5th Floor, Metro House, 7B Mangaldas Road, Pune-411 001 Maharashtra, Maharashtra, 411001
Invoice Date	22/05/2025	GSTIN
		27AAACI7904G1ZN

Sr. No	Particulars	PAN	SAC Code of service	Amount (₹)
1	GENERAL INSURANCE SERVICES	AAACI7904G	997139	16356

Total value of services (Premium Value without Tax) (₹)	16356
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Sr No.	Applicable taxes	Rate of applicable taxes (%)	Tax Amount (₹)
1	CGST	9	1472.04
2	SGST	9	1472.04
3	IGST	0	0
4	UTGST	0	0

Total Tax Amount (₹)	2944.08
Whether tax payable under reverse charge?	No
Tax payable by the receiver (₹)	0
Total Premium inclusive Tax (₹)	19300.08

Place of Supply: MAHARASHTRA

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

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