



CO-OPERATIVE INSURANCE COMPANY PLC

For the people, by the people . . .

Co-op Insurance House, 74/5, Grandpass Road, Colombo 14, Sri Lanka

WORKMEN'S COMPENSATION INSURANCE Insurance Product Information Document



1. Information about the type of insurance cover

This insurance policy protects the insured's employees and their business by meeting statutory requirements to pay compensation in respect of death, accidental bodily injury, disability, and/or diseases sustained by employees while in the course of employment.

2. A Summary of Basic Covers

Legal liability of the Insured to pay compensation to the employees in respect of death, bodily injury and occupational diseases whilst being employed as per Workman's Compensation Ordinance of 1934 and Workmen's Compensation (Amendment) Act No 10 of 2022 or at common law.

3. Additional Covers & Extensions (as stated in policy schedule if obtained)

- i. Riots & Strike , Civil Commotion
- ii. Terrorism

(For more details about the cover, please refer to SRCC & Terrorism Endorsements in the Policy Document as attached)

4. Key features of the policy document including exclusions, terms and conditions applicable

i. Exclusions

The Company shall not be liable in respect of,

- a. Loss or damage by directly or indirectly or through or in consequence of war, invasion, act of foreign enemy, hostilities or any kind of war like operation (whether war be declared or not), mutiny, civil war, riots, strike, civil commotion, rebellion, military rising or military or usurped power or martial law , state of siege or act of terrorism
- b. The Insured's Liability to employees of contractors of the insured
- c. Any employee who does not fall within the meaning of a "workmen" by law
- d. Any amount of compensation to which the Insured is entitled under an agreement between the Insured and any other party, where such entitlement would not have existed under normal circumstances.

(For more details about the exclusions, please refer exceptions in the Insurance policy document)

ii. Term & Conditions

The Insured shall take reasonable precaution to prevent accident and diseases to the employees and workers at the workplace and during their duties

5. The mode of payment of premium – Single Payment

6. Obligations of the policyholder in disclosing material facts

If any material change is made to the subject matter of insurance (e.g., change of workplace, occupation or nature of business), the policyholder shall immediately notify the Company in writing and pay any additional premium required due to the increased hazard.

7. Obligation of the policy holder when a claim is made

The insured shall comply with the rules and regulations under the Workmen's Compensation Ordinance for the payment of compensation to employees who are deceased or injured

8. Procedure to be followed in the event of claim

- i. Immediately notify the company in respect of an accident cause to the employee by in writing or via email as soon as any loss or damage occurs.
- ii. Submit a duly filled claim form along with Q form, death certificate (if employee died), medical certificate, diagnosis card etc. and other supporting documents requested by the non motor claims department within 30 days from the date of loss via email, registered post, or through any of our branch offices.
Email Address :- nonmotor.claim@coopinsu.com
Postal Address :- The Manager - Non Motor Claims,
Cooperative Insurance Company PLC,
Coop Insurance House, No. 74/5, Grandpass Road, Colombo 14.
- iii. Resolution Process of claim dispute - Claims disputes will be settled through negotiation with the Company or the process of arbitration (*please refer condition no. 7 of policy document for more details*) or referred to an insurance ombudsman and the Insurance Regulatory Commission of Sri Lanka

a. Insurance Ombudsman
Address: No 1, Bethesda Place, Colombo 05,
Tele: +94 11 250 5542 / +94 11 250 5041
Email: info@insuranceombudsman.lk

b. Insurance Regulatory Commission of Sri Lanka
Address: Level 11, East Tower, World Trade Centre, Colombo 1
Telephone: 0112396184-9 General Line :- 0112335167
Email: info@ircsl.gov.lk

9. Complaint and grievance handling procedure

Policyholders may submit their complaints and grievances to the Company through any of the following channels:

- Online: Visit the Company's official website at www.ci.lk and access the Customer Complaints Web Portal
- Telephone: 011 247 2795
- Email: complaint@coopinsu.com
- Registered Post: Customer Complaint & Grievance Unit, Cooperative Insurance Company PLC, No. 74/5, Grandpass Road, Colombo 14

10. Few Things to Remember

- i. Policy Cancellation - This insurance may cancel by the insured at any time by registered letter, in which case the Company will retain the premium for the period the policy was in force, based on the short-period rate. The Company may also cancel the policy at any time by giving seven days' notice by registered letter to the insured and will refund the rateable portion of the premium for the unexpired terms from the date of the cancellation.
- ii. The insured shall provide personal safety gear and equipment to workers in accordance with the statutory obligations applicable to their respective business or occupation.
- iii. Sum Insured of the Policy- Estimated earning of the employees for the period of insurance
- iv. Premium Payment Warranty - If an insurance policy is issued with a 60-day credit period from the date of issuance, the policyholder must settle the premium within this period. Failure to pay the premium before the expiry of the credit period will result in the termination of the insurance coverage (*For more details , please refer to Premium Payment Warranty in the Warranty Section in the Policy Schedule*)

11. Contact Information of the Company to get further information

- Telephone :- 011- 2557300 - Extension - 261
- Email - nonmotor.uw@coopinsu.com
- By registered post – The Manager – Non Motor, Cooperative Insurance Company PLC, No. 74/5, Grandpass Road, Colombo 14
- Visit any of the Cooperative Insurance Company PLC island wide branch offices

12. Importance Note given in the Direction

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