

Employers Liability Insurance

The insurance indemnifies the Employers who are legally liable for claims made by employees who suffer bodily injury, death or disease caused due to negligence of employers; employers not providing competent staff or fit and proper premises or plant along with a safe and proper system of working; negligence of employers' fellow employees.

Coverage -fully indemnity up to the limit of liability in respect of injury, disease or death of any person under his employment and arising out of and in the course of employees functions relating to the employment in the business or the employer.

Limit of liability -as agreed between the insurer and the insured.

Premium is generally calculated as percentage of the total annual salaries depending on the nature and duration of business, place of work etc.

Subject otherwise to the terms, conditions and exclusions of the Policy.