

Employee Insurance Policy

[Name of the Company](#) puts employee health first and takes the right safety measures to protect it. If an employee is involved in an accident, the company makes sure they have proper health insurance coverage. The insurance the company provides fully complies with government rules and regulations under the labor acts.

Purpose

This policy helps employees get proper health insurance coverage at the hospitals and clinics [Name of the Company](#) has tie-ups with.

The company will help employees who face a financial burden and make sure they get immediate medical care.

Scope

This policy applies to every employee currently working for [Name of the Company](#), and only for the period of their employment.

Guidelines

Insurance is provided for situations that can threaten an employee's health. These include any of the following:

1. Financial coverage for loss of life due to an accident at company premises only.
2. Surgery charges for medium or small injuries.
3. Medication charges.
4. Hospital charges.
5. Insurance settlement, and help with it for the employee's family members.

Employees can claim insurance for these situations only through a hospital or clinic that has a tie-up with the company.

The company will also provide ESIC benefits, as required by the government.

Limitations

Employees of [Name of the Company](#) cannot claim the benefits of this policy if:

1. Their employment with the company has ended.
2. They are admitted to a hospital the company has no tie-up with.

Insurance Coverage Guidelines

This insurance covers hospitalization charges up to the following limits per year:

- Senior managers and above: Rs 50,000 per annum
- Junior managers and below: Rs 10,000 per annum

Dissemination

The policy will be shared with all employees through the online portal and the mobile app.