



**WORKMEN'S COMPENSATION POLICY NO. TT WC 19075279  
BROKER SLIP**

**INSURED:** Hamrajh Toolaram & Raiwatee Toolaram T/A Toolaram Transport

**ADDRESS:** # 68 Dan Trace, Todd's Road, Chaguanas.

**BUSINESS:** Rigging & Transporting Company

**SCOPE OF COVER:** Accidental Death of/or bodily injury (including illness or disease) to all employees arising out of and during the course of employment in accordance with Workmen's Compensation Ordinance, Compensation for injuries ordinance and at Common Law - **Limit \$2,500,000.00** - *As per Nagico Std policy wording*

**PERIOD OF INSURANCE:** October 19, 2020 to October 19, 2021

**RISK LOCATION:** Anywhere in Trinidad & Tobago excluding offshore

CATEGORY OF EMPLOYEES	ESTIMATED ANNUAL WAGES
(1) Working Director	\$134,400.00
(3) Truck Driver's/Installers	\$ 216,000.00
(3) Lorrymen	\$144,000.00

**TOTAL ESTIMATED WAGES:** **\$494,400.00**

**RATE :** 1.25%

**PREMIUM:** \$6,180.00 + 6% TAX \$370.80 = \$6,550.80

**MEMORANDA:**

- **TT\$1000.00** Limit Medical Expenses
- Trinidad & Tobago Jurisdiction
- Clerical Employees for benefits as if they were workmen
- Compensation Ordinance
- Additional categories of employees held covered automatically to be declared at policy expiry
- Casual Workers, Contract employees as though they were workmen within the meaning of the Ordinance
- Asbestos Exclusion Clause <sup>10</sup>
- Premium Payment Warranty (~~30~~) Days
- Automatic coverage for additional categories of employees to be declared at policy expiry
- Excludes Offshore
- *Communicable disease exclusion*

**INSURER (S):** Nagico Insurance (Trinidad & Tobago) Limited.

*When it comes to our client, everything matters*



RENEWAL BUSINESS	WORKMENS' COMPENSATION	SCHEDULE	POLICY # TTWC19075279
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SCHEDULE #: 4	MORTGAGEE / ASSIGNEE: None		
CLIENT #:TT073322	INSURED: H. Toolaram Transport Ltd.	CONTACT No: (Work Phone: 8686523774)	
POSTAL ADDRESS: 69 Dan Trace, Todds Road, Chaguanas, Trinidad Trinidad & Tobago			
PERIOD OF INSURANCE: Oct 19, 2022 to Oct 19, 2023		BUSINESS OR PROFESSION: Rigging & Transporting Company	

**DETAILS OF EMPLOYEES**

Estimated No. of Employees	Occupation	Estimated Earnings on which premium is based
1	Working Director	TTD \$134,400.00
3	Lorrymen	TTD \$144,000.00
3	Truck Driver's/ Installers	TTD \$216,000.00
<b>Total Wages</b>		<b>TTD \$494,400.00</b>

**THE INSURANCE :** To indemnify the Insured with respect to his Legal Liability to Employees for injury or illness arising out of and during the course of their employment at Common Law and in accordance with the Workmen's Compensations Act.

**LIMITS OF INDEMNITY**  
In accordance with:

1. Workmens' Compensation Act Chapter 88.08 As per Act  
Compensation for Injuries Act Chapter 88.05 As per Act
2. Common Law Liability for any one claim or series of claims arising from one event up to a maximum of \$2,500,000.00

**GEOGRAPHICAL LIMITS:** TRINIDAD AND TOBAGO EXCLUDING OFFSHORE  
**JURISDICTION:** TRINIDAD AND TOBAGO

**Memoranda**

Contractors/Subcontractors	Coverage for employees not deemed workmen as defined under the Act
Increase in Medical Expenses Limit: \$1,000.00	Claims Notification
Cancellation Clause	Communicable Disease Exclusion
Total Asbestos Exclusion	Special Cancellation

PRODUCER	PREMIUM BREAKDOWN	TOTAL PREMIUM
Agostini Insurance Brokers Limited (San Fernando)	NET PREMIUM	6180.00
	TAXES	370.80
	CHARGES	0.00
		<b>TTD \$6,550.80</b>

Signed for and on Behalf of the Company  
 NAGICO Insurance (Trinidad and Tobago) Ltd



Authorised Signature

## **NAGICO Insurance (Trinidad and Tobago) Ltd**

### **PROPOSAL FORM WARRANTY**

Attaching to and forming part of Policy No. TTWC19075279

Issued in the name of: H. Toolaram Transport Ltd.

With effect from 19<sup>th</sup> October 2022 to 24<sup>th</sup> October 2023

The Insured having not submitted a completed proposal form, it is hereby warranted that the information supplied to the Company by the insured or any person acting on behalf of the insured at the time of underwriting, will form the basis of the contract between the insured and the Company.

Further, it is hereby warranted that:-

- (1) The information given at the time of underwriting by the insured or any person acting on behalf of the insured is true and correct.
- (2) All material facts existing at the time of underwriting have been declared to the Company, by the insured or any person acting on behalf of the insured.

If the insured is in breach of any of the above warranties, this Policy is voidable at the option of the Company.

Notwithstanding the above upon receipt the duly completed proposal form will form part of the underwriting information for the policy.

Subject otherwise to all terms, exceptions and conditions of the Policy.

Yours faithfully,

**NAGICO Insurance (Trinidad & Tobago) Limited**

  
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**Authorized Signature**  
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