

Employers Liability Policy

Highlights

The policy covers liability of an employer for the death of or bodily injuries or occupational diseases sustained by the workmen arising out of and in course of employment over and above the Statutory Liability per GOSI

Who can be Insured?

Any employer whether as a Principal or contractor engaging "workmen" as defined to cover his liability to them under statute and at common law. Employer can cover Employees who do not qualify as "Workmen" under separate table

Scope

1. To pay all sums which the insured is legally liable to pay the employees in respect of personal injury by accident or diseases 'arising out of and in the course of the employment'
2. Costs or expenses incurred by the insured with the consent of the company, to defend any claims are paid in addition.

Exclusions

1. Any injury by accident or disease directly attributable to war and nuclear risk
2. Insured's liability to employees of contractors to the insured
3. Insured's liability arising under GOSI
4. Any liability of the insured which attaches by virtue of an agreement.

Premium

Premium depends on the nature of work carried on by the insured.
The EL policies may be extended to cover insured's liability for contractor's workmen.

Note: Policy details given are indicative, not exhaustive. Please contact your nearest Gulf Union for further details.



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You are in Safe Hands

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