

COCO BUSINESS PACKAGE - NAVI GENERAL INSURANCE

ADD ON COVERS

CONTRACTUAL/OFF ROLL EMPLOYEE COVER -

UIN: IRDAN155RP0004V01202021/A0047V01202021

In consideration of the payment of additional premium, this policy extends to cover any person engaged

in the service of insured in the ordinary course of the insured's business and whom the insured compensates by wages and/or commission and has the right to govern and direct in the performance of such services.

It also includes

i) part time or temporary employee ii) any individual / individuals assigned to perform employee duties for the insured by any agency furnishing temporary personnel on a contingent part time basis provided however, that this policy does not cover any loss caused by such individual if such loss is covered by an insurance or suretyship held by the agency furnishing such temporary personnel to the insured.