

FININ2MIN SUMMARY - CHAPTER IN 2 MINUTES

Part 4 - Employment injury and disablement

This chapter turns employment injury and disablement into an operational control file. It covers Disablement Medical Board; the practical sequence is to classify coverage and event date, apply the provision and mapped Rule, complete the form/register, calculate the entitlement or exposure, and retain evidence for inspection, claim or appeal.

Who is covered Factories and establishments, insured persons, employers, dependants and ESIC authorities must identify coverage, wage/contribution periods and benefit eligibility.	Main obligations / rights • Disablement Medical Board
Key thresholds / timelines • Use only the threshold, rate and limitation period effective on the event date; verify the Central/State instrument before acting.	Forms / evidence • Register • Return • Nomination • Classification, calculation, approval, acknowledgement and payment/filing proof
Employer risk snapshot Highest practical risks: coverage, contribution, accident reporting, certification or benefit-period errors.	Employee / worker remedy medical and cash benefits, employment-injury protection and access to ESIC/Employees Insurance Court remedies. Confirm authority, limitation and appeal route.
Old law / transition Apply the instrument effective on the event date and preserve any accrued right, saved notification, pending proceeding or scheme-specific transition.	Five-point professional checklist • Freeze the event date, establishment, location and person/worker classification. • Identify the controlling section/paragraph, mapped Rule, notification and appropriate Government. • Reperform the calculation or decision test and document every exception or approval. • Complete the prescribed form/register/portal step and retain acknowledgement, payment and communication evidence. • Record the remedy, forum, limitation, appeal path and State variation before sign-off.

Finin2min takeaway: for employment injury and disablement, the defensible answer is not a policy label - it is the event-date law, the mapped procedure, the calculation and a complete evidence trail.

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Educational and professional reference. Verify the event-date Act/Code, Rules, notifications, State instruments, portal procedure and later judgments before acting.