

## Section I Operative Clause

WHEREAS You the Insured named in the Schedule chose this Kshema Hospi DinDhan Suraksha (Group) and have applied to Us, Kshema General Insurance Limited for Insurance cover as stated in this policy. You further gave Us the information about Yourself through written Proposal form and/or Digital Proposal on the Platform of Kshema mobile Application and based on Your confirmation that the information submitted is true and correct and having received the premium paid by You, We promise to provide You insurance as stated in the Policy Schedule subject to the terms, conditions, provisions and exclusions set out in this Policy or as contained in any annexures and/or endorsement that may be issued thereunder.

Proposal, Policy wording, Policy Schedule, Declarations and any Annexures/Endorsements thereto shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout unless specified otherwise.

Throughout this policy, the words "You", "Your", "Yourself" refer to the named insured shown in the policy schedule. The words "We", "Us", "Our" and "Company" refer to Kshema General Insurance Limited.

## Section II. Definitions

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy and references to the singular or to the masculine shall include references to the plural and to the feminine wherever the context so permits:

Words not specifically defined hereunder shall carry ordinary meaning as in any popular English dictionary.

1. **Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Age or Aged** means completed years as at the Commencement Date of the Policy
3. **Authority** means the Insurance Regulatory and Development Authority of India established under sub section 1 of section 3 of IRDA Act 1999.
4. **Claim** means a demand made by Insured/Policyholders or on behalf of Insured/Policyholders for payment of benefits, as covered under the Policy.
5. **Certificate of Insurance** means a document provided to the individual Member of the Policy
6. **Commencement Date** means the Commencement Date of this Policy as specified in the Policy Schedule.
7. **Condition Precedent** means a Policy term or condition upon which Our liability under the Policy is conditional upon.
8. **Day Care treatment** means medical treatment, and/or surgical procedure which is
  - a. undertaken under General or Local Anesthesia in a Hospital/ day care center in less than 24 hours because of technological advancement, and
  - b. which would have otherwise required a Hospitalization of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.
9. **Dependent** means the Insured Person's legal spouse or children or parents or parent-in-law who have been enrolled in the Group Policy.
10. **Dependent Child** means a child (natural or legally adopted), who is financially Dependent on the Policy Holder, does not have his/her independent source of income, is up to the age of 25 years and unmarried who have been enrolled in the Group Policy.
11. **Disease** means an alteration in the state of the body or of some of its organs, interrupting or disturbing the performance of the functions, causing or threatening pain and weakness or physical or mental disorder and certified by a Medical Practitioner.
12. **Family** means, the Family that consists of the proposer and Family Members as mentioned below
  - legally wedded spouse
  - Parents and/or Parents-in-law
  - Dependent Children (i.e. natural or legally adopted) between the age of 3 months to 25 years.
13. **Grace Period** means the specified period of time, immediately following the premium due date during which premium payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. Coverage need not be available during the period for which no premium is received. The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.
14. **Group and Membership** - "Group" consists of persons who join together with a commonality of purpose or engaging in a common economic activity and includes Employer- Employee Group and Non-Employer- Employee Group:
 

**Employer- Employee Group** is a Group where an Employer-Employee relationship exists between the master policyholder and the Member in accordance with the applicable laws.

**Non-Employer- Employee Group** is a Group other than Employer- Employee where a clearly evident relationship between the Member and the Group policyholder exists for services/activities other than insurance.
15. **Hazardous Sport / Hazardous Activities** means engaging whether professionally or otherwise in any sport or activity, which is potentially dangerous to the Insured Person/s (whether trained, or not).

Such Sport/Activity including but not limited to Winter sports, Ice hockey, Skiing, Skydiving, Parachuting, Ballooning, Scuba Diving, Bungee Jumping, Mountain Climbing, Riding or Driving in Races or Rallies, caving or pot holing, hunting or equestrian activities, diving or under-water activity, rafting or canoeing involving rapid waters, yachting or boating outside coastal waters, jockeys, horseback, Polo, Circus personnel, army/navy/air force personnel and policemen whilst on duty, persons working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high-tension supply, nuclear installations, handling hazardous chemicals.

16. **Hospital** means any institution established for In-patient care and Day Care Treatment of Disease / Injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act, or under such relevant Regulation in the state or country in which it operates; Or complies with all minimum criteria as under:

- i. has qualified nursing staff under its employment round the clock.
- ii. has at least 10 In-patient beds, in those towns having a population of less than 10 lakh and 15 In-patient beds in all other places.
- iii. has qualified Medical Practitioner(s) in charge round the clock.
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out.
- v. maintains daily records of patients and shall make these accessible to the Company's authorized personnel.

**Hospital does not mean:**

A Convalescent, nursing, or rest home or facility, or a home for the aged; rejuvenation or health resort

A place mainly providing Custodial, Educational, or Rehabilitative Care; or

A facility mainly used for the treatment(s) of drug addicts or alcoholics.

17. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In-patient care' hours.
18. **Hospital Daily Cash Benefit (HospiCash)** means Daily Cash Benefit provided for each day of Hospitalization as per the Policy Schedule.
19. **Inception Date** means the Inception Date of this Policy as specified in the Policy Schedule.
20. **Insured Person** means You and the person/s named in the Schedule.
21. **Illness** means a sickness or a Disease leading to the impairment of normal physiological function requires medical treatment;
  - i. **Acute Condition** means a Disease, Illness or Injury that is likely to response quickly to treatment which aims to return the person to his or her state of health immediately before suffering the Disease/ Illness/ Injury which leads to full recovery.

- i. **Chronic Condition** means a Disease, Illness, or Injury that has one or more of the following characteristics.
  - a. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests.
  - b. it needs ongoing or long-term control or relief of symptoms.
  - c. it requires rehabilitation for the patient or for the patient to be special trained to cope with it.
  - d. it continues indefinitely.
  - e. it recurs or is likely to recur.
22. **Injury** means accidental physical bodily harm excluding Illness or Disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
23. **In-patient** means an Insured Person/s who is admitted to a Hospital and stays for at least 24 hours for the sole purpose of receiving treatment.
24. **Intensive Care Unit (ICU)** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
25. **Material Facts** means all relevant information sought by the Company in the Proposal Form and other connected documents to enable it to take informed decision in the context of underwriting the risk.
26. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow up prescription.
27. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:
  - i. is required for the medical management of the Illness or Injury suffered by You.
  - ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity.
  - iii. must have been prescribed by a Medical Practitioner.
  - iv. must confirm to the professional standards widely accepted in international medical practice or by the medical community in India.
28. **Medical Practitioner/ Physician** means a person who holds a valid registration from the medical council of any state or medical council of India or council of Indian Medicine or for homeopathy set up by the government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction.
29. **Minor** means any individual whose age is between 91 days and 17 years 364 days.
30. **Notification of Claim** means the process of intimating a Claim to Us through any of the specified modes of communication.
31. **Nominee** the person whose name specifically appears as such in the Policy Schedule and is the person to whom the

proceeds under this Policy, if any, shall become payable in the event of Your death. Nominee for all other Insured Person/s shall be Yourself.

32. **Pre-Existing Disease (PED)** means any condition, ailment, Injury or disease:
- Diagnosed by a physician within the specified period prior to the effective date of this Policy issued by Us or its reinstatement or
  - For which Medical Advice or treatment was recommended by, or received from, a physician within the specified period prior to the effective date of the Policy or its reinstatement.
33. **Policy** includes Your statements in the Proposal Form, this Policy Wording (including endorsements, if any), and the Policy Schedule and Annexures if any.
34. **Policy Period** means the period commencing from Policy start date and hour as specified in the Schedule and terminating at midnight on the Policy end date as specified in the Policy Schedule / Certificate of Insurance attached to this Policy.
35. **Policy Year** means a year following the Commencement Date and its subsequent annual anniversary.
36. **Renewal** means Your Policy may be renewed by mutual consent every year and in such event, the Renewal premium shall be paid to Us on or before the date of expiry of the Policy or of the subsequent Renewal thereof. However, We shall not be bound to give notice that such Renewal premium is due.
37. **Reasonable and Customary period of Hospitalization** means the period of Hospitalization required and consistent with the duration of Hospitalization prevailing in the geographical area for identical or similar nature of the Illness / Injury involved.
38. **Platform** means interface or medium whether digital or physical used to receive the information about the proposal for insurance this includes, but not limited to, Kshema mobile application, websites or web links, online portal or tools or offline modes.
39. **Policy Sum Insured** means the sum shown in the Policy Schedule which represents Our maximum liability for the Insured Person/s for any and all benefits claimed during the Policy Period.
40. **Waiting Period** means a period from the inception of this Policy where there is no coverage under this Policy. On completion of such period, the HospiCash cover shall be operative, provided the Policy has been continuously renewed without any Break in the Period of Insurance

Unless the context otherwise requires, any word or expression to which a specific meaning has been attached in this Policy (including the Policy Schedule, Endorsements, and related documents) shall bear such meaning wherever it appears in the Policy, irrespective of whether it is capitalized or not. The use of capital letters is intended for clarity and emphasis only and shall not affect the interpretation of such terms. All defined terms shall be construed consistently throughout the Policy to reflect their intended meaning.

### Section III. Scope of Covers:

Benefits shall be applicable on an Individual basis. The limit per Policy Year specified in Your Policy Schedule/ Certificate of Insurance shall be Our maximum, total and cumulative liability for the number of days of Hospitalization for all Claims arising under this benefit in respect of that Insured Person.

Hospitalization must be for a duration which is Reasonable and Customary for Treatment of an Illness, or Injury or Accidental Injury that occurred during the Policy Period.

Total payout in all events shall not exceed the Individual Policy Sum Insured.

#### A. Base Covers

##### 1) HospiCash Cover

During the period stated in the Schedule or Certificate of Insurance applicable to Insured Person, if You contract any Disease / Illness or Accidental Injury and if such Disease / Illness or Accidental Injury, upon the advice of a duly Qualified Medical Practitioner, require Your admission as an In-patient in any Hospital in India for the purpose of medical /surgical treatment, then We will pay You, Daily HospiCash amount mentioned in the schedule or Certificate of Insurance for each completed consecutive 24 hours of Hospitalization.

##### 2) Limits per Hospital cash Benefit

- The maximum number of days per Hospitalization and maximum number of days of Hospitalization per year are limited to as specified in the Policy Schedule or Certificate of Insurance for the respective Insured Person.
- In case the limit of Hospitalization days under base cover is exhausted, the Policy automatically expires despite the availability of unexpired period of insurance or unutilized days under the additional covers opted.

#### B. Additional Covers

##### Specific Conditions for Additional Cover

- The following Additional Covers are applicable to You only if the same is opted and the premium in respect of the Additional Cover has been received in full and coverage of the same is mentioned in Certificate of Insurance.
- For every Hospitalization under the Additional coverage, the limit of liability shall be over and above the base HospiCash limit up to the days of Hospitalization where the additional cover is applicable on a cumulative basis in case of multiple additional cover are applicable.
- The Total limit of duration of Hospitalization shall be determined by the number of days of coverage under Base cover is opted per Hospitalization and per Policy Period.
- In case the cumulative days of Hospitalization under base cover is equivalent to the maximum number of days under base cover, the coverage stands automatically terminated both under base cover and additional covers.

**1) Intensive Care Unit (ICU) HospiCash:**

During the Policy Period of insurance, if You contact any Disease or suffer from any Illness or meet with an Accident and if such Disease / Illness or Accidental Injury, upon the advice of a duly Qualified Medical Practitioner, require Your admission as an In-patient in Intensive Care Unit (ICU) in any Hospital in India for the purpose of medical /surgical treatment, then We will pay You, an additional daily HospiCash benefit equal to 100% of the base cover as mentioned in the Policy Schedule / Certificate of Insurance for each completed consecutive 24 hours of Hospitalization in Intensive Care Unit (ICU).

**2) Accidental HospiCash**

During the Policy Period of insurance, if You meet with an Accident and if such Accidental Injury, upon the advice of a duly Qualified Medical Practitioner, require Your admission as an In-patient in any Hospital in India for the purpose of medical /surgical treatment then We will pay You, an additional daily HospiCash benefit equal to 100% of the base cover as mentioned in the Policy Schedule / Certificate of Insurance for each completed consecutive 24 hours of subject to maximum number of days.

**3) Minor HospiCash**

During the Policy Period of insurance, If a Minor contract any Disease / Illness or Accidental Injury and if such Disease / Illness or Accidental Injury that occurred during the Policy Period, upon the advice of a duly Qualified Medical Practitioner, requires Minor's admission as an In-patient in any Hospital in India for the purpose of medical /surgical treatment, then We will pay You, an additional daily HospiCash benefit equal to 100% of the base cover , as mentioned in the Policy Schedule /Certificate of Insurance for each completed consecutive 24 hours of Hospitalization subject to maximum number of days.

**4) Maternity HospiCash**

Hospitalization arising from or traceable to pregnancy, childbirth including normal/caesarean section, for a maximum number of days as specified in Your Policy Schedule or Certificate of Insurance.

- a) A Waiting Period of 9 months is applicable for the first year's inception of the Policy.
- b) HospiCash Claim in respect of an Insured Person is restricted to a maximum of 2 events.
- c) If Maternity Hospicash Additional Cover opted by You then the Maternity Exclusion (from Section IV. 15) stands deleted.

## Section IV. Exclusions (Reasons Why We Don't Pay)

1. We will not pay HospiCash benefit if the duration of Hospitalization is less than 24 hours.
2. Day Care Treatment shall not be covered.

3. No Claim shall be paid during the first 30 days of the inception of Policy; However, this Waiting Period is not applicable in case of Hospitalization arising due to Accidents.

4. In the case of enhanced Sum Insured all the Waiting Period shall be applicable for the enhanced Sum Insured.

**5. Specified Disease / Medical Procedure Waiting Period:**

- a. We will not be liable to make any payment under the Policy in connection with or in connection of the following till the expiry of the 1 year Waiting Period mentioned below in List of Specific Diseases/Procedures.
- b. No Claim shall be payable in case of Hospitalization due to the treatment of the listed Conditions.
- c. If any of the specified Disease/procedure falls under the Waiting Period specified for Pre-Existing Diseases, then the longer of the two Waiting Periods shall apply.
- d. The Waiting Period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
- e. If You are continuously covered without any break in Policy as defined under the applicable norms on portability stipulated by IRDAI, then the Waiting Period for the same would be reduced to the extent of prior coverage.



## f. List of Specific Diseases/Procedures:

|    | Body System                                            | Illness                                                                                      | Treatment/ Surgery                                                           |
|----|--------------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| 1. | Eye                                                    | Cataract                                                                                     | Cataract Surgery                                                             |
|    |                                                        | Glaucoma                                                                                     | Glaucoma Surgery                                                             |
| 2. | Ear Nose Throat                                        | Serous Otitis Media                                                                          |                                                                              |
|    |                                                        | Sinusitis                                                                                    | Sinus Surgery                                                                |
|    |                                                        | Rhinitis                                                                                     | Surgery for the nose                                                         |
|    |                                                        | Tonsillitis                                                                                  | Tonsillectomy                                                                |
|    |                                                        | Tympanitis                                                                                   | Tympanoplasty                                                                |
|    |                                                        | Deviated Nasal Septum                                                                        | Surgery for Deviated Nasal Septum                                            |
|    |                                                        | Otitis Media                                                                                 | Surgery or Treatment for Otitis Media                                        |
|    |                                                        | Adenoiditis                                                                                  | Adenoidectomy                                                                |
|    |                                                        | Mastoiditis                                                                                  | Mastoidectomy                                                                |
|    |                                                        | Cholesteatoma                                                                                | Resection of the Nasal Concha                                                |
| 3. | Gynecology                                             | All Cysts & Polyps of the female genito urinary system                                       | Dilatation & Curettage                                                       |
|    |                                                        | Polycystic Ovarian Disease                                                                   | Myomectomy                                                                   |
|    |                                                        | Uterine Prolapse                                                                             | Uterine prolapsed Surgery                                                    |
|    |                                                        | Fibroids (Fibromyoma)                                                                        | Hysterectomy unless necessitated by malignancy                               |
|    |                                                        | Breast lumps                                                                                 | Any treatment for Menorrhagia                                                |
|    |                                                        | Prolapse of the uterus                                                                       |                                                                              |
|    |                                                        | Dysfunctional Uterine Bleeding (DUB)                                                         |                                                                              |
|    |                                                        | Endometriosis                                                                                |                                                                              |
|    |                                                        | Menorrhagia                                                                                  |                                                                              |
|    |                                                        | Pelvic Inflammatory Disease                                                                  |                                                                              |
| 4. | Orthopedic / Rheumatological                           | Gout                                                                                         | Joint replacement Surgery<br>Surgery for Prolapse of the intervertebral disc |
|    |                                                        | Rheumatism, Rheumatoid Arthritis                                                             |                                                                              |
|    |                                                        | Non infective arthritis                                                                      |                                                                              |
|    |                                                        | Osteoarthritis                                                                               |                                                                              |
|    |                                                        | Osteoporosis                                                                                 |                                                                              |
|    |                                                        | Prolapse of the intervertebral disc                                                          |                                                                              |
|    |                                                        | Spondylopathies                                                                              |                                                                              |
| 5. | Gastroenterology (Alimentary Canal and related Organs) | Stone in Gall Bladder and Bile duct                                                          | Cholecystectomy/Surgery for Gall Bladder                                     |
|    |                                                        | Cholecystitis                                                                                | Surgery for Ulcers (Gastric / Duodenal)                                      |
|    |                                                        | Pancreatitis                                                                                 |                                                                              |
|    |                                                        | Fissure, Fistula in ano, hemorrhoids (piles), Pilonidal Sinus, Ano-rectal & Perianal Abscess |                                                                              |
|    |                                                        | Rectal Prolapse                                                                              |                                                                              |
|    |                                                        | Gastric or Duodenal Erosions or Ulcers + Gastritis & Duodenitis                              |                                                                              |
|    |                                                        | Gastro Esophageal Reflux Disease (GERD)                                                      |                                                                              |
|    |                                                        | Cirrhosis                                                                                    |                                                                              |
| 6. | Urogenital (Urinary and Reproductive system)           | Stones in Urinary system (Stone in the Kidney, Ureter, Urinary Bladder)                      | Prostate Surgery                                                             |
|    |                                                        | Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)                                     |                                                                              |
|    |                                                        | Hernia, Hydrocele,                                                                           | Surgery for Hydrocele, Rectocele and Hernia                                  |
|    |                                                        | Varicocoele / Spermatocoelet                                                                 | Surgery for Varicocoele / Spermatocoele                                      |

|    |                 |                                                                                          |                                                          |
|----|-----------------|------------------------------------------------------------------------------------------|----------------------------------------------------------|
| 7. | Skin            | Skin tumour (unless malignant)                                                           | Removal of such tumour unless malignant                  |
|    |                 | All skin Diseases                                                                        |                                                          |
| 8. | General Surgery | Any swelling, tumour, cyst, nodule, ulcer, polyp anywhere in the body (unless malignant) | Surgery for cyst, tumour, nodule, polyp unless malignant |
|    |                 | Varicose veins, Varicose ulcers                                                          | Surgery for Varicose veins and Varicose ulcers           |

#### 6. Pre- Existing Diseases (PED) Waiting Period

We will not be liable to make any payment under this Policy in connection with Hospitalization for any Pre-Existing Diseases for the first 36 months of insurance from the inception of the Policy.

- In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of increase in Sum Insured.
- If You are continuously covered without any break as defined under the applicable norms of portability stipulated by IRDAI, then the Waiting Period for the same would be reduced to the extent of prior coverage.
- Coverage under the Policy after the expiry of the time period specified in the Policy Schedule or Certificate of Insurance, for any Pre-Existing Disease is subject to the same being declared at the time of application and accepted by Us.

Note: In case waiver for Initial Waiting Period has not been selected and 'Pre- Existing Diseases Waiting Period' has been waived off, then Pre-Existing Diseases will be covered from 31st day from the Inception Date.

#### 7. Investigation & Evaluation: Hospitalization primarily for diagnostics and evaluation purposes only.

#### 8. Rest Cure, Rehabilitation and Respite Care: Any Hospitalization primarily for enforced bed rest and not for receiving treatment. This also includes:

- Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistants or non-skilled person/s.
- Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

#### 6. Obesity/ Weight Control: Hospitalization required for treatment of Obesity.

#### 7. Change-of-Gender Treatments: Hospitalization required to change characteristics of the body to those of the opposite sex.

#### 8. Cosmetics or Plastic Surgery: Hospitalization required for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accidental Injury.

#### 9. Hazardous or Adventure Sports: Any kind of Hospitalization regarding Hazardous and Adventurous Sports.

#### 10. Breach of Law: Hospitalization required for treatment directly arising from or consequent upon any Insured Person/s committing or attempting to commit a breach of law.

#### 11. In House Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.

#### 12. Refractive Error - Hospitalization related to the treatment for correction of eyesight due to refractive error less than 7.5 diopters.

#### 13. Unproven Treatments: Hospitalization related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

#### 14. Hospitalization required for Sterility and Infertility

#### 15. Maternity:

- HospiCash Claims traceable to childbirth (including complicated deliveries and caesarean sections during Hospitalization).
- HospiCash Claims towards miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Policy Period.

#### 16. Circumstantial Exclusion:

- Treatment arising from or consequent upon war or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, uprising, revolution, insurrection, military participation or involvement in naval, military or air force operation.
- Usurped acts, nuclear weapons / materials, chemical and biological weapons, ionizing radiation, contamination by radioactive material or radiation of any kind, nuclear fuel, nuclear waste.
- Your direct participation in terrorist acts.

**17. Behavioural Exclusions**

- i. Suicide or attempted suicide, willfully self-inflicted Injury.
- ii. Illegal act of the Insured Person/s.
- iii. Any hospitalisation for Injury resulting from the consumption of alcohol or any intoxicating substance, its intake or abuse thereof
- iv. the use of drugs (other than drugs taken under treatment prescribed and directed by a Medical Practitioner but not for the treatment of drug addiction);
- v. Hospitalization for any Congenital (internal and external) Diseases or Defects or anomalies.

**18) Medical Exclusions**

- a. All routine examinations and preventive health check-ups.
- b. Circumcision (unless necessitated by Illness or Injury and forming part of treatment).
- c. All treatments that are availed as an out-patient basis (without any Hospitalization) shall be excluded.
- d. Preventive care, vaccination including inoculation and immunizations (except in case of post-bite treatment); any physical, psychiatric or psychological examinations or testing.
- e. Admission for nutritional and electrolyte supplements unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered Claim.
- f. Stem cell therapy or surgery (except Hematopoietic stem cells for bone marrow transplant for hematological conditions), or growth hormone therapy or Hormone Replacement Therapy.
- g. Any dental related treatments including Dentures, implants and artificial teeth.

**Section V. Deductible**

For each and every Claim, the first day of Hospitalization shall be deducted from the final payment for the Hospitalization period, irrespective of whether it is a day of Hospitalization in the ICU and / or Accidental Injury and / or Minor HospiCash and/ or Maternity.

**Section VI. General Terms and Conditions**

1. **Disclosure of information:** The Policy shall be void ab initio and all premium paid thereon shall be forfeited to Us in the event of Misrepresentation, Misdescription or Non-Disclosure of any material fact by You.
2. **Condition Precedent to Admission of Liability**  
The Terms and Conditions of the Policy must be fulfilled by You for Us to make any payment for Claim(s) arising under the Policy.

**3. Complete Discharge for Claims Settlements**

Any payment to You, Your Nominees or Your legal representative or assignee, as the case may be, for any benefit under the Policy shall be a valid discharge towards payment of Claim by Us to the extent of that amount for the particular Claim.

**4. Fraud**

If any Claim made by You, is in any respect Fraudulent, or if any false Statement, or Declaration is made or used in support thereof, or if any Fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, all benefits under this Policy and the premium paid shall be forfeited.

Any amount already paid against Claims made under this Policy, but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has/have made that particular Claim, who shall be jointly and severally liable for such repayment to Us.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by You or by Your agent or the Hospital/doctor/any other party acting on behalf of You, with intent to deceive Us or to induce Us to issue an insurance Policy:

- a. the suggestion, as a fact of that which is not true and which You does not believe to be true; or
- b. the active concealment of a fact by You having knowledge or belief of the fact; or
- c. any other act fitted to deceive; or
- d. any such act or omission as the law specially declares to be fraudulent

We shall not repudiate the Claim and / or forfeit the Policy benefits on the ground of Fraud, if You can prove that the misstatement was true to the best of Your knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of Us.

**5. Nomination:**

You are required at the inception of the Policy and at the time of Renewal to make a nomination for the purpose of payment of Claims under the Policy in the event of death of the policyholder. Nomination can be changed at any time during the term of the Policy. Any change of nomination shall be communicated to Us in writing and such changes shall be effective only when an endorsement on the Policy is made. In the event of death of the policyholder, We will pay the Nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting Nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy. In case of death of any of the Dependent Insured Person, You the primary Member shall be the Nominee.

**6. Migration:**

You will have the option to migrate the Policy to other health insurance products / plans offered by Us, by applying for migration of the policy at least 30 days before the Policy Renewal date. If such person/s is presently covered and has been continuously covered without any lapses under any health insurance product / plan offered by Us, You will get the accrued continuity benefits to the extent of the Sum Insured, Specific Waiting Periods, Waiting Period for Pre-Existing Diseases, Moratorium period, provided the Policy was renewed continuously without break.

For Detailed Guidelines on migration, kindly refer the link <https://irdai.gov.in/document-detail?documentId=393128>

(Please note, referred link is of the IRDAI website and subject to change from time to time.)

#### 7. Portability

You will have the option to port the Policy to other insurers by applying to such Insurer to port the entire Policy along with all the Members of the family, if any, at least 45 days before, but not earlier than 60 days from the Policy Renewal date. If such person/s is presently covered and has been continuously covered without any lapses under any health insurance Policy with an Indian General/Health insurer, You will get the accrued continuity benefits to the extent of the Sum Insured, if any, specific Waiting Periods, Waiting Period for Pre-Existing Disease, Moratorium period, provided the Policy was renewed continuously without break.

For Detailed Guidelines on portability, kindly refer the link <https://irdai.gov.in/document-detail?documentId=393128>

(Please note, referred link is of the IRDAI website and subject to change from time to time.)

#### 8. Renewal of Policy

The Policy shall ordinarily be renewable provided the product is not withdrawn, except on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person/s.

- i. We shall endeavour to give notice for Renewal. However, We are not under any obligation to give any notice for Renewal.
- ii. Renewal shall not be denied on the grounds that You had made a Claim or Claims in the preceding Policy Years.
- iii. Request for Renewal along with requisite premium shall be received by Us before the end of the Policy Period.
- iv. At the end of the Policy Period, the Policy shall terminate and can be renewed within the Grace Period of (15) fifteen days where premium payment mode is monthly and (30) thirty days in all other cases to maintain continuity of benefits without break in Policy. Coverage is not available during the Grace Period.
- v. We shall condone a delay in Renewal up to the Grace Period from the due date of Renewal without considering such condonation as a break in Policy.
- vi. No loading shall apply to Renewals based on individual Claims experience.
- vii. We shall not resort to fresh underwriting unless there is an increase in Sum Insured. In case increase in Sum Insured is requested by the policyholder, We may underwrite only to the extent of increased Sum Insured.

#### 9. Moratorium Period

After completion of sixty continuous months of coverage or any other timeline prescribed by the IRDAI which is applicable for this Policy, (including portability and migration) in health insurance Policy, no Policy and Claim shall be contestable by Us on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as

moratorium period. The moratorium would be applicable for the Sum Insured of the first Policy. Wherever the Sum Insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits. The accrued credits gained under the ported and migrated policies shall be counted for the purpose of calculating the Moratorium period

#### 10. Free Look Period

The Free Look Period shall be applicable on fresh Kshema Hospi DinDhan Suraksha (Group), except for those policies with tenure of less than a year. Free-Look shall not be applicable on Renewals or at the time of porting / migrating the Policy.

You shall be allowed a Free Look Period of thirty days from the date of receipt of the Policy document, whether received electronically or otherwise, to review the terms and conditions of the Policy, and to return the same if not acceptable.

If You have not made any Claim during the Free Look Period, You shall be entitled to:

- i. Refund of the premium paid, less any expenses incurred by Us on Your medical examination and stamp duty charges, where the risk has not commenced or
- ii. Where the risk has already commenced and the option of return of the Policy is exercised by You, a deduction towards the proportionate risk premium for period of cover, expenses, if any incurred by Us on Your medical examination and stamp duty charges or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period, expenses, if any incurred by Us on Your medical examination and stamp duty charges.

A request received by Us for cancellation of the Policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request.

#### 11. Claim Settlement

- i. We shall settle or reject a Claim, as the case may be, within 15 days from the date of receipt of last necessary document.
- ii. However, where the circumstances of a Claim warrant an investigation in Our opinion it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, We shall settle or reject the Claim within 45 days from the date of receipt of last necessary document.

#### 12. Withdrawal of Policy

In the likelihood of this product being withdrawn in future, We will intimate You about the same 90 days prior to expiry of the Policy.

You will have one time option to migrate to similar health insurance product available with Us at the time of Renewal with all the accrued continuity benefits to the extent of Sum Insured, Cumulative Bonus, if any, waiver of Waiting Period, Specific Waiting Periods, Waiting Period for Pre-Existing Disease, Moratorium period, as per IRDAI guidelines, provided the Policy has been maintained without a break.

**13. Possibility of Revision of Terms of the Policy including the Premium Rates**

We shall reserve the right to revise or modify the terms of the Policy, including the premium rates with prior approval of the Product Management Committee, of the Company. You shall be notified three months before the changes are effected.

**14. Automatic Termination of Insurance**

Your Coverage shall automatically terminate in case of Your demise or exhaustion of Base Sum Insured. However, the cover shall continue for the remaining Insured Person/s till the end of Policy Period. Other insured people with the Insured person who has exhausted their Base Sum Insured in the Previous Policy Year may also apply to renew the Policy. In case the other Insured Person/s is/are Minor, the Policy shall be renewed only through any one of Your natural guardian or guardians appointed by court. All relevant particulars in respect of such person (including Your relationship with the Insured Person) must be submitted to the company along with the application.

Provided no Claim has been made, and termination takes place on account of death of the Insured Person/s, due to reasons apart from what stands covered under the Policy, pro-rata refund of premium of the deceased Insured Person/s for the balance period of the Policy will be effective.

**15. Material Change**

Material information to be disclosed includes every matter that You are aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form and which is relevant to Us in order to accept the risk of insurance. You must exercise the same duty to disclose those matters to Us before the Renewal, extension, variation, endorsement of the contract. The Policy terms and conditions will not be altered.

**16. Confidentiality and Data Privacy**

We will maintain the confidentiality of all personal and medical data of Yours and will process and store such data strictly in compliance with the Insurance Act, IRDAI (Protection of Policyholders' Interests) Regulations, 2024, and applicable data-protection laws. By purchasing this Policy, Your consent of sharing the necessary information with IRDAI, IIB, TPAs and service providers for Policy servicing, Claims processing, portability, and statutory reporting.

**17. Alterations in the Policy**

This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.

**18. No Constructive Notice**

Any knowledge or information of any circumstance or condition in relation to You which is in Our possession and not specifically informed by You shall not be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

**19. Geography**

We will cover HospiCash for Hospitalization during the Policy Period in India only and We will only make payment within India and in Indian Rupees.

**20. Grace Period**

The Policy may be Renewed by mutual consent for life subject to application of Renewal and realization of Renewal premium and in such event the Renewal premium should be paid to Us on or before the date of expiry of the Policy and in no case later than the Grace Period of 30 days from the date of expiry of the Policy. If the Policy is renewed during the Grace Period, all the credits (Sum Insured, No Claim Bonus, Specific Waiting periods, Waiting Periods for Pre-Existing Diseases, Moratorium period etc.) accrued under the Policy shall be protected.

**21. Communication & Notices**

Any communication or notice or instruction under this Policy shall be in writing and will be sent to :

- i. The Policyholder's, at the address as specified in the Policy Schedule
- ii. To Us, at the address specified in the Policy Schedule.
- iii. No insurance agents, brokers, other person or entity is authorized to receive any notice on behalf of Us unless explicitly stated in writing by Us.

**22. Special Provisions**

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

**23. Cancellation**

- a. The policyholder may cancel his/her Policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall
- b. Refund proportionate premium for unexpired Policy Period, if the term of Policy is less than one year and there is no Claim (s) made during the Policy Period.
- c. Refund proportionate premium for addition or deletion of Insured Person for unexpired Policy Period, if the term of Policy is less than one year and there is no Claim (s) made during the Policy Period.
- d. Refund short period basis premium for the unexpired Policy Period, in respect of policies with term more than 1 year and risk coverage for such Policy Years has not commenced.
- e. No refund is allowed in case of Insured Person cancels the Additional cover selected during the Policy Period



**a. Short Period Table - % Return Premium**

| Refund Grid                            |                       |      |      |      |      |
|----------------------------------------|-----------------------|------|------|------|------|
| In-forced period of Policy (in Months) | Policy Tenure (up to) |      |      |      |      |
|                                        | 12                    | 24   | 36   | 48   | 60   |
| Upto 1                                 | 100%                  | 100% | 100% | 100% | 100% |
| Upto 3                                 | 60%                   | 77%  | 78%  | 79%  | 80%  |
| Upto 6                                 | 40%                   | 60%  | 73%  | 75%  | 76%  |
| Upto 12                                | Nil                   | 40%  | 53%  | 70%  | 72%  |
| Upto 18                                |                       | 20%  | 40%  | 60%  | 64%  |
| Upto 24                                |                       | Nil  | 27%  | 50%  | 56%  |
| Upto 30                                |                       |      | 13%  | 40%  | 48%  |
| Upto 36                                |                       | Nil  | Nil  | 30%  | 40%  |
| Upto 42                                |                       |      |      | 13%  | 32%  |
| Upto 48                                |                       |      | Nil  | Nil  | 16%  |
| Upto 54                                |                       |      |      |      | 8%   |
| Upto 60                                |                       |      |      |      | Nil  |

We may cancel the Policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of Material Facts or Fraud.

**24. Electronic Transactions**

You agree to comply with all the terms and conditions of electronic transactions as We shall prescribe from time to time, and confirms that all transactions effected facilities for conducting remote transactions such as the internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy and Claim related details, shall constitute legally binding when done in compliance with Our terms for such facilities.

Sales through such electronic transactions ensure that all conditions of Section 41 of the Insurance Act, 1938, prescribed for the proposal form and all necessary disclosures on terms and conditions and exclusions are made known to the Policyholder. A voice recording in the case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and such consent will be subsequently validated / confirmed by the Policyholder.

**25. Severability**

If any provision of this Policy is held to be invalid, illegal or unenforceable, the remainder of the Policy will remain in full force and effect.

**26. Policy Dispute**

Any dispute concerning the interpretation of the Terms, Conditions, Limitations and/or Exclusions contained herein shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.

**27. Arbitration**

If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to decision of a sole arbitrator in writing by the parties or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of the arbitrators comprising of two arbitrators, one appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The law of the arbitration will be Indian law, and the seat of the arbitration and venue for all hearings shall be within India i. ii. iii. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy. It is hereby expressly stipulated and declared that it shall be a Condition Precedent to any right of action or suit upon this Policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained. If these arbitration provisions are held to be invalid, then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.

**28. Records to be maintained**

You shall keep an accurate record containing all relevant medical records and shall allow Us or our representative(s) to inspect such records. You or the Insured Person as the case may be, shall furnish such information as may be required by Us under this Policy at any time during the Policy Period and up to three years after the Policy expiration, or until final adjustment (if any) and resolution of all Claims under this Policy.

**29. Assignment**

The Policy and the covers under this Policy cannot be assigned in whole or in part.

**Section VII. Claim Process****A. Intimation of Claim**

You shall have to give an intimation by calling Our call centre or by e-mail or by writing to Our office address along with the following details within 24 hours of admission in the Hospital in case of emergency Hospitalization and in case of planned admission within 72 hours prior to Insured Person admission to Hospital.

1. The Policy number;
2. Name of the Policyholder;
3. Name and address of the Insured Person in respect of whom the request is being made;
4. Photo ID, KYC documents;
5. Nature of Illness or Injury and the treatment/Surgery taken;
6. Name and address of the attending Medical Practitioner;
7. Hospital where treatment/Surgery was taken;
8. Date of admission and date of discharge;
9. Approximate length of stay towards Hospitalization for Illness / Injury / maternity;
10. Any other information that may be relevant to the Illness/ Injury/ Hospitalization.

**B. Claims Documents Submission**

The following documents as per the cover being sought must be provided to Us within 30 days of the occurrence of the event giving rise to a Claim under the Policy or date of discharge from the Hospital.

- a. Duly filled Claim form
- b. Photo ID and Age proof
- c. Self attested copy of discharge card / day care summary / transfer summary
- d. Self attested copy of the final bill
- e. Self attested copy of the invoice and payment receipt.
- f. Self attested copy of previous consultation papers indicating history and treatment details for current ailment.
- g. Self attested copy of all diagnostic reports (including imaging and laboratory) along with the medical prescription & copy of invoice / bill and receipt from the diagnostic center.
- h. Self attested copy of MLC / FIR copy – in Accidental cases only
- i. Self attested copy of death summary & death certificate (in death Claims only)
- j. Any other support requisitioned by the Claims department
- k. KYC documents

If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.

Please refer to the Section on Terms and Conditions for general provisions pertaining to Claims Administration, Processing.

**C. Claims terms applicable to all Covers under the Policy**

The fulfillment of the terms and conditions of this Policy (including payment of premium in full and on time) in so far as they relate to anything to be done or complied with You, including complying with the following in relation to Claims, shall be conditions precedent to admission of Our liability under this Policy:

- a. On the occurrence or discovery of any Illness or Injury that may give rise to a Claim under this Policy, the Claims procedure set in the Policy shall be followed.
- b. The directions, advice and guidance of the treating Medical Practitioner shall be strictly followed. We shall not be obliged to make any payments that are brought about or contributed to as a consequence of or failure to follow such directions, advice or guidance.
- c. If requested by Us and at Our cost, You must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalization records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the Claim.
- d. We and Our representatives must be given all reasonable co-operation in investigating the Claim in order to assess Our liability and quantum in respect of the Claim.

**Section VIII. Grievance Redressal**

If You have any query or grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address your grievance as follows:

1. For resolution of any query, You may contact the Policy issuing office by writing to Us at Kshema General Insurance Limited, Regd. Office:# 413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016. or email Us at [customer.support@kshema.co](mailto:customer.support@kshema.co) or through Kshema Application or call us at 1800 572 3013 (toll-free)
2. If You are not satisfied with the resolution provided, You may escalate to our E-mail [grievance.cell@kshema.co](mailto:grievance.cell@kshema.co) or [gro@kshema.co](mailto:gro@kshema.co) or call us at 1800 570 2998 (toll-free) or can write to us at Grievance Redressal Office, Kshema General Insurance Limited, Regd. Office:# 413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016 or at the sub section "Grievance Redressal" on our website [www.kshema.co](http://www.kshema.co).
3. If you are not satisfied with the resolution provided by us, you have the option to approach the Insurance Ombudsman for grievance redressal at <https://www.ciains.co.in>. Alternatively, you may also contact the Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal at <https://bimabharosa.irdai.gov.in> or via the IRDAI Grievance Call Centre (IGCC) at toll-free numbers 1800 4254 732 / 155255.

**Contact details of Insurance Ombudsman Offices in India:**

The contact details of the Insurance Ombudsman offices are as below-

| S.No. | Location    | Name of Ombudsman       | Designation         | Office of the Insurance Ombudsman,                                                                                        | Jurisdiction                                                                                                                                            | Telephone Number                             | Email                                                                          |
|-------|-------------|-------------------------|---------------------|---------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------------|
| 1.    | AHMEDABAD   | Shri Collu Vikas Rao    | Insurance Ombudsman | Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001.                                         | Gujarat, Dadra & Nagar Haveli, Daman and Diu.                                                                                                           | 079 - 25501201/02                            | <a href="mailto:oio.ahmedabad@cioins.co.in">oio.ahmedabad@cioins.co.in</a>     |
| 2.    | BENGALURU   | Ms Neerja Kapur         | Insurance Ombudsman | Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. | Karnataka                                                                                                                                               | 080 - 26652048 / 26652049                    | <a href="mailto:oio.bengaluru@cioins.co.in">oio.bengaluru@cioins.co.in</a>     |
| 3.    | BHOPAL      | Shri Ajay Kumar         | Insurance Ombudsman | 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011.                    | Madhya Pradesh, Chhattisgarh.                                                                                                                           | 0755 - 2769201 / 2769202 / 2769203           | <a href="mailto:oio.bhopal@cioins.co.in">oio.bhopal@cioins.co.in</a>           |
| 4.    | BHUBANESWAR | Shri. Bimbadhar Pradhan | Insurance Ombudsman | 62, Forest park, Bhubaneswar – 751 009.                                                                                   | Odisha                                                                                                                                                  | 0674 - 2596461 / 2596455 / 2596429 / 2596003 | <a href="mailto:oio.bhubaneswar@cioins.co.in">oio.bhubaneswar@cioins.co.in</a> |
| 5.    | CHANDIGARH  | Ms Alka Jha             | Insurance Ombudsman | Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017.                                          | Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) , Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh. | 0172-2706468                                 | <a href="mailto:oio.chandigarh@cioins.co.in">oio.chandigarh@cioins.co.in</a>   |
| 6.    | CHENNAI     | Shri. K.Vinayak Rao     | Insurance Ombudsman | Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.                                            | Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).                                                                                | 044 - 24333668 / 24333678                    | <a href="mailto:oio.chennai@cioins.co.in">oio.chennai@cioins.co.in</a>         |
| 7.    | DELHI       | Ms Sunita Sharma        | Insurance Ombudsman | 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.                                                  | Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh .                                                                   | 011 - 46013992 / 23213504 / 23232481         | <a href="mailto:oio.delhi@cioins.co.in">oio.delhi@cioins.co.in</a>             |
| 8.    | GUWAHATI    | Shri. Ajay Kumar Sharma | Insurance Ombudsman | Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM).                                  | Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.                                                                            | 0361 - 2632204 / 2602205 / 2631307           | <a href="mailto:oio.guwahati@cioins.co.in">oio.guwahati@cioins.co.in</a>       |

| S.No. | Location  | Name of Ombudsman       | Designation         | Office of the Insurance Ombudsman,                                                                                   | Jurisdiction                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Telephone Number                                           | Email                                                                      |
|-------|-----------|-------------------------|---------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|----------------------------------------------------------------------------|
| 9.    | HYDERABAD | Ms G Shobha Reddy       | Insurance Ombudsman | 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. | Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.                                                                                                                                                                                                                                                                                                                                                                                                 | 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 | <a href="mailto:oio.hyderabad@cioins.co.in">oio.hyderabad@cioins.co.in</a> |
| 10.   | JAIPUR    | Shri Satyajeet Rajan    | Insurance Ombudsman | Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.                                            | Rajasthan                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0141 – 2740363                                             | <a href="mailto:oio.jaipur@cioins.co.in">oio.jaipur@cioins.co.in</a>       |
| 11.   | KOCHI     | Shri Pradeep Kumar Jain | Insurance Ombudsman | 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011.              | Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.                                                                                                                                                                                                                                                                                                                                                                                                          | 0484 – 2358759                                             | <a href="mailto:oio.ernakulam@cioins.co.in">oio.ernakulam@cioins.co.in</a> |
| 12.   | KOLKATA   | Ms Kiran Sahdev         | Insurance Ombudsman | Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.                                                | West Bengal, Sikkim, Andaman & Nicobar Islands.                                                                                                                                                                                                                                                                                                                                                                                                                             | 033 - 22124339 / 22124341                                  | <a href="mailto:oio.kolkata@cioins.co.in">oio.kolkata@cioins.co.in</a>     |
| 13.   | LUCKNOW   | Shri. Atul Sahai        | Insurance Ombudsman | 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.                               | Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar. | 0522 - 4002082 / 3500613                                   | <a href="mailto:oio.lucknow@cioins.co.in">oio.lucknow@cioins.co.in</a>     |
| 14.   | MUMBAI    | Ms Sarojini S Dikhale   | Insurance Ombudsman | 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.                                          | Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N, S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.                                                                                                                                                                                                                                                                                                                        | 022 - 69038800/27/29/31/32/33                              | <a href="mailto:oio.mumbai@cioins.co.in">oio.mumbai@cioins.co.in</a>       |

| S.No. | Location | Name of Ombudsman      | Designation         | Office of the Insurance Ombudsman,                                                                        | Jurisdiction                                                                                                                                                                                                                                                                                                                                                                                        | Telephone Number       | Email                                                            |
|-------|----------|------------------------|---------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------------------------------------------------|
| 15.   | NOIDA    | Shri Bimbardhar Pradha | Insurance Ombudsman | Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301.  | State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur . | 0120-2514252 / 2514253 | <a href="mailto:io.noida@cioins.co.in">io.noida@cioins.co.in</a> |
| 16.   | PATNA    | Ms. Susmita Mukherjee  | Insurance Ombudsman | 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.                                                      | Bihar, Jharkhand.                                                                                                                                                                                                                                                                                                                                                                                   | 0612-2547068           | <a href="mailto:io.patna@cioins.co.in">io.patna@cioins.co.in</a> |
| 17.   | PUNE     | Shri Sunil Jain        | Insurance Ombudsman | Jeevan Darshan Bldg., 3rd Floor, C.T.S. No's. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. | State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region                                                                                                                                                                                                                                                | 020-24471175           | <a href="mailto:io.pune@cioins.co.in">io.pune@cioins.co.in</a>   |
| 18.   | THANE    | Shri Umesh Sinha       | Insurance Ombudsman | 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West)- 400604                      | Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."                                                                                                                                                                                                                                                                            | 022-20812868/69        | <a href="mailto:io.thane@cioins.co.in">io.thane@cioins.co.in</a> |

**\*Note:** As the above ombudsmen contact details may change from time to time, we suggest you refer the <https://www.cioins.co.in> for an updated list.

#### Information about Us

##### Kshema General Insurance Limited

**Address** – #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad – 500 016, Telangana, India  
T: +91 040 2340 9918 | E: [info@kshema.co](mailto:info@kshema.co) | [www.kshema.co](http://www.kshema.co).