

Kshema Private Car Bundled Policy
Proposal Form

Proposal form Number: _____

Note: 1) Policy wording are available on request. 2) Please complete all sections in capitals & tick boxes wherever applicable. 3) Failure to disclose facts material to assessment of the risk or providing misleading information shall render the contract void. 4) Geographical Area of operation: INDIA.

Is the Vehicle Made in India? ☐ Yes ☐ NoType of Cover Required: Kshema Private Car Bundled Policy**For Office Use Only**

Policy Number: _____ Date [DD/MM/YYYY]: _____

Inspection Lead No. _____

Intermediary Details (To be filled in BLOCK CAPITALS)

Intermediary Name: _____ Code: _____

Branch Name: _____ Code: _____

Growth Manager Name: _____ Code: _____

Details (To be filled in BLOCK CAPITALS)

1. This proposal is for:

New ☐ Rollover Policy: ☐ Endorsement: ☐ Renewal: ☐ Top Up KM ☐

2a. Proposer's/Insured Full Name (Registered Owner of the Vehicle): _____

2b. Address: _____

2c. Proposer's/Insured NEFT details:

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Full Name of the Account Holder: _____

Bank Name: _____

Account Number: _____ IFSC Code: _____

	Address of Communication	Address at which the vehicle is registered
Flat/Building/Door/Block No		
Road/Street/Sector		
Nearest Landmark		
Area		
City		
Pin Code		
State		
Country		

City where vehicles is primarily used: _____

Phone Number: _____ Mobile No.: _____

Email: _____ Fax: _____

3. Occupation of the Insured: _____ (Salaried/ Self Employed/ Profession)

4. Period of Insurance:
Section I (Own Damage) - From: ____/____ Hours of DD/MM/YYYY to: Midnight of DD/MM/YYYY

Section II (Third party) - From: ____/____ Hours of DD/MM/YYYY to: Midnight of DD/MM/YYYY

(Note: Cover will commence not earlier than the date & time of acceptance of risk and subsequent to the payment of premium by the insured to the company and realization thereof by the Company.)

5. Source of Fund:

Business: _____ Profession: _____ Salary: _____

Agricultural Income: _____ Savings: _____ Others: _____

6. Monthly Income:

Up to ₹ 20,000 ☐ ₹ 20,001- ₹ 50,000 ☐₹ 50,000 - ₹ 1,00,000 ☐ ₹ 1,00,000 and above ☐7. Do you have a GST registration number: ☐ Yes ☐ No

If yes, please specify _____

8. Related Party:

☐ Yes

☐ No

kshema

Insurance Account (eIA)*	
If you already have an eIA, provide details:	
a) Name of Insurance Repository	
b) eIA No:	
c) Name as appearing in eIA	
If you do not have an eIA, would you like to open an account?	
☐ Yes ☐ No	
If Yes, choose any one Insurance Repository:	
☐ CAMS Repository Services Limited ☐ NSDL Data Management Limited ☐ Karvy Insurance Repository Limited ☐ Central Insurance Repository Limited	

Details of the Vehicle

9. Registration Number:		10. Date of Registration:	
11. Registering Authority & Location:		12. Year & Month of Manufacture:	
13. Engine Number/EV motor number:		14. Chassis Number/EV battery number:	
15. Make of Vehicle:		16. Model of the vehicle:	
17. Is the vehicle Imported? Yes/ No		18. Type of Body:	
19. Cubic Capacity/EV battery capacity in Kwh		20. Seating capacity including Driver:	
21. Fuel Type: Petrol/ Diesel/ Others		22. EV charger number	

Details of the Vehicle – Type and Use

23. Whether the Vehicle is driven by Non-conventional source of power?

☐ Yes☐ No

If yes Bi Fuel ☐ CNG ☐ LPG ☐

Important: Insured's Declared Value (IDV)	Age of the Vehicle	Depreciation
The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this tariff and it will be fixed at the commencement of each policy period for each insured vehicle. The IDV of the vehicle is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle proposed for insurance at the commencement of insurance/renewal and adjusted for depreciation (as per schedule alongside). The IDV of the side car(s) and/ or accessories, if any, fitted to the vehicle but not included in the manufacture's listed selling price of the vehicle is/ are also likewise to be fixed. The schedule of age-wise depreciation as shown alongside is applicable for the purpose of Total	Not exceeding 6 Months	5%
	Exceeding 6 months but not exceeding 1 year	15%
	Exceeding 1 year but not exceeding 2 years	20%
	Exceeding 2 years but not exceeding 3 years	30%
	Exceeding 3 years but not exceeding 4 years	40%

Loss/Constructive Total Loss (TL/CTL) claims only. The vehicle will be considered to be a CTL where the aggregate cost of retrieval and/or repair of the vehicle subject to terms & conditions of the policy exceeds 75% of the IDV. IDV of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) and vehicles beyond 5 years of age will be determined on the basis of understanding between the Insurer and Insured.	Exceeding 4 years but not exceeding 5 years	50%
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Insured Declared Value (IDV) of the Vehicle	Non-Electrical Accessories fitted to the Vehicle	Electrical and Electronic Accessories fitted to the Vehicle	Side Car (Two-Wheeler)	Value of CNG/ LPG Kit	Total Value

24. Age of Owner Driver & Date of Birth: _____ years, DD/MM/YYYY.

25. Add On Covers (subject to availability & eligibility)

- a. Nil Depreciation ☐ Yes ☐ No
- b. Return to Invoice ☐ Yes ☐ No
- Road Tax amount paid: INR _____
- Registration Charges Paid: INR _____
- Do you have invoice of vehicle: ☐ Yes ☐ No
- Invoice Value of vehicle: INR _____
- c. Consumables Expenses ☐ Yes ☐ No
- e. Engine Protector ☐ Yes ☐ No
- f. Key & Lock Replacement Cover ☐ Yes ☐ No
- g. Additional Towing charges ☐ Yes ☐ No
- h. NCB Retention Cover ☐ Yes ☐ No
- i. Road Side Assistance ☐ Yes ☐ No

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26. Is the Vehicle fitted with any Anti-theft device approved by the ARAI? ☐ Yes ☐ No

If yes, please attach certificate of Installation in the vehicle, issued by Automobile Association of India.

27. Are you a member of Automobile Association of India? ☐ Yes ☐ No
If yes, please submit membership copy.

- a. Name of the Association: _____
b. Membership Number: _____
c. Date of Expiry: DD/MM/YYYY

28. Will the Vehicle be exclusively used for?
a. Private, social, domestic, pleasure and professional purposes? ☐ Yes ☐ No
If no, then state the purpose of actual use _____
b. Carriage of goods other than samples or personal luggage or commercial purpose? ☐ Yes ☐ No

29. Whether the Vehicle is used for Driving Tuitions? ☐ Yes ☐ No

30. Whether the Vehicle is limited to Own Premises? (Only if not licensed for general road use by RTO) ☐ Yes ☐ No

31. Whether the Vehicle is fitted with Fibre Glass Tank? ☐ Yes ☐ No

32. Whether the Vehicle belongs to the Embassy/Consulate of a foreign country? ☐ Yes ☐ No

If so, is the duty element included in the IDV? ☐ Yes ☐ No

33. Whether the Vehicle is designed for use of Blind/ Handicapped/ Mentally Challenged Person? (Attach RC Copy) ☐ Yes ☐ No

34. Date of purchase of Vehicle by the Proposer: DD/MM/YYYY

35. Whether the Vehicle at the time of purchase was ☐ New ☐ Second Hand

36. Is there a valid PUC certificate for the said vehicle? ☐ Yes ☐ No

If Yes, please provide expiry date of PUC: DD/MM/YYYY

(Please not insurance cannot be granted if insured does not have valid PUC at the date of commencement of policy)

37. Whether the vehicle is used for commercial purpose? ☐ Yes ☐ No

Risk Inclusions

38. Please select the voluntary deductible if you wish to opt for over and above the compulsory deductible (₹.1,000 for vehicles not exceeding 1500 CC, ₹.2,000 for vehicle exceeding 1500 CC)

Private Car: ☐ ₹. 2,500 ☐ ₹. 5000 ☐ ₹. 7500 ☐ ₹. 15000

39. Liability to third parties: The policy provides Third Party Property Damage (TPPD) of ₹. 7.5 lakh (Private Car)

Do you wish to restrict the above limits to statutory TPPD Liability limit of ₹. 6000/- only?

☐ Yes ☐ No

40. Do you wish to cover Legal Liability to?

a. Driver (No. of Persons_____)

☐ Yes ☐ No

b. Other employees (No. of Persons _____)

☐ Yes ☐ No

c. Unnamed Passengers (No of Persons _____)

☐ Yes ☐ No

41. Do you wish to include Personal Accident (PA) cover for named persons?

☐ Yes ☐ No

If yes, give name and Capital Sum Insured opted for. The maximum CSI available per person is ₹. 2 Lacs

Name	CSI Opted	Name of Nominee	Age of Nominee	% of Nominee	Name of Appointee	Relationship	Address

a. Bank account details of the nominee

	1 st Nominee	2 nd Nominee	3 rd Nominee	4 th Nominee
Account no.:				
Account Type- Savings/Current:				
Name of the Bank & Branch:				
MICR code(9 digit)				
IFSC code(11 character code):				

Note: In case of more than 1 nominee, please attach a separate annexure mentioning all the detail of the nominees with their share in %:

☐ Yes ☐ No

42. Do you wish to include PA cover for Unnamed persons/ hirer?

If yes, give name and Capital Sum Insured opted for. The maximum CSI available per person is

Regd off: #413, 4th floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad – 500 016, Telangana,

T: 18005723013 | E: customer.support@kshema.co | www.kshema.co | IRDAI Reg. No: 162 | CIN: U66000TG2018PLC125484

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₹. 2 Lacs

Number of Persons	CSI Opted

43. Personal Accident cover for Owner-Driver. Please give details of nomination.

Name	Name of Nominee	Age of Nominee	Name of Appointee	Relationship	Address

(Note: 1. Personal Accident cover for owner driver is compulsory for Sum Insured of ₹.1500000/- for Private Car.

2. Compulsory PA cover for owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold an effective driving license)

3. Since a General Personal Accident Policy cover against motor accidents, if an owner driver already has a 24 hours Personal Accident cover against Death and Permanent Disability (Total & Partial) for CSI of at least ₹.15 Lacs, there is no need for a separate PA cover to be taken.

44. Extension of Geographical Area:

Whether extension of Geographical Area to the following countries required?

☐ Bangladesh ☐ Bhutan ☐ Maldives ☐ Nepal ☐ Sri Lanka ☐ Pakistan

45. Please state if the vehicle is under:

☐ Hire purchase ☐ Lease Agreement ☐ Hypothecation Agreement

If so, give name and address of concerned parties.

46. Full Name: _____

47. Address: _____

48. Any other material facts relevant for this insurance?

(Note: Copies of R.C. & Fitness Certificate should be submitted along with the proposal form)

49. Do you need physical copy of the policy?

☐ Yes ☐ No

Payment Details

Cheque/DD Cheque/DD Number: _____

Cheque Date: DD/MM/YYYY Cash: _____ Credit Card: _____ Others: _____

50. Bank Details of the Customer:

Full Name of the Account Holder: _____ Bank Name: _____

Account Number: _____ IFSC Code: _____

Details of Previous Insurance51. Add On Opted? ☐ Yes ☐ No

If yes, please name the add on covers _____

52. NO CLAIM BONUS (NCB) allowed under previous policy (%) _____

53. Claim lodged during the preceding 3 years: ☐ Yes ☐ No

If Yes: Year	Number	Claim Amount

54. Are you entitled to No Claim Bonus: ☐ Yes ☐ No

If yes, please submit / attached proof thereof

55. Has any insurance company ever? ☐ Declined Your Proposal ☐ Required an increase in premium
☐ Cancelled or Refused your Renewal ☐ Imposed Special Conditions or Excess

I/ We hereby declare that the rate of NCB claimed by me/ us is correct and that No claim has arisen in the expiring policy period (copy of policy enclosed). I/ We undertake that if this declaration is found incorrect, all benefits under this policy in respect of Section 1 of the policy will stand forfeited.

Signature of the Proposer

56. Details of Drivers:

a) Age - Owner Driver: DD/MM/YYYY Other: DD/MM/YYYYb) Does the driver suffer from defective vision or hearing or any physical infirmity? ☐ Yes ☐ No

if "Yes" Please give details _____

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c) Has the driver ever been involved/convicted for causing any accident or loss?

☐

Yes

☐

No

If yes, please give details as under including the pending prosecution if any.

Driver's Name	Date of Accident	Circumstances of Accident/ Claim	Loss/ Cost ₹.

d) Driving Experience _____

AML Guidelines

Are you or any of the proposed applicants/beneficial owner a PEP* or a close relative of a PEP*?

☐

Yes

☐

No

If yes, please provide details: _____

* Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/ Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

I/ We hereby confirm that all premiums have been/ will be paid from bonafide sources and no premium has been/ will be paid out of the proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the company has the right to call for the documents to establish source of funds. The insurance company has the right to cancel the insurance contract in case I am/ have been found guilty by any competent court of law under any of the statutes, directly/ indirectly governing the Prevention of Money Laundering in India.

Nationality: ☐ Indian ☐ Non-Indian

If, Non-Indian please specify the country

Type of Organization:

☐ Corporations ☐ Government ☐ NGO ☐ Society ☐ Trust
☐ Partnership ☐ International Organization ☐ Cooperatives ☐ Section 8 companies

Declaration

I/We hereby give my/our consent to Kshema General Insurance Limited ('the Company') to verify and obtain my/our identity/address proof as well as the identity /address proof of the insured through Central KYC Registry or UIDAI or through any other modes for the purpose of undertaking KYC.

I/We hereby declare that the statements, answers & particulars made by me/us in this Proposal Form are correct, complete & true to the best of my/our knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and Kshema General Insurance Limited. It is hereby understood that the statements, answers and particulars provided herein above, are the basis on which this insurance is being granted and that if, after the insurance is effected, it is found that any of the statements, answers or particulars are incorrect or untrue in any respect, the company shall have no liability under this insurance.

I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, would be conveyed to the Insurance Company immediately and in such event it shall be at the discretion of the Company as to whether to continue and/or modify/alter with additional terms and conditions with the cover as may be granted. I/ We hereby states that the above mentioned address shall be taken as address on record for the purpose of GST.

This proposal form was completed by

Name: _____

Place: _____

Date: _____

Declaration when the proposal form is filled by a person other than the proposer/ the proposer signs in a vernacular language/ proposer is illiterate

I hereby declare that I have read out and explained the content of this proposal form and all other connected documents incidental to availing the insurance policy from Kshema General Insurance Limited. to the proposer and that he/ she confirmed that he/ she has understood the same and that he/ she agrees to abide by all the terms & conditions of the same.

I hereby declare that I have fully explained to the proposer the answers to the questions that form the basis of the contract of insurance have also explained the contents in this form to the proposer in _____ language, that I have truly and correctly recorded the answers given by the proposer and that the proposer has affixed his/ her thumb impression on the proposal form in my presence, after fully understanding the contents thereof. Further, this declaration does not confirm issuance of policy or assumption of risk thereof.

Name of the Witness	
Name of the Proposer	
Signature of Witness	
Date [DD/MM/YYYY]	
Place	
Address of Witness	
Relationship with Proposer	

Signature of the Proposer/Insured

Prohibition of rebates - Section 41 of The Insurance Act 1938

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2. Any person making default in complying with the provisions of this Section shall be punishable with fine which may extend to Rs. 10 Lacs

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION