

Kshema Private Car Package Policy Policy Wordings

Operative Clause:

WHEREAS You the Insured named in the Schedule chose this Kshema Private Car Package Policy and have applied to us, Kshema General Insurance Limited, for insurance cover as stated in the policy.

You further gave us the information about yourself through written Proposal form and/or Digital Proposal on the web platform or 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 endorsement that may be issued.

Proposal, Policy wording, Policy schedule, Declarations and any Endorsement 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 through-out 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.

Now This Policy States:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon.

Scope of Cover

Section i: Loss of or damage to the vehicle insured

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon

- I. by fire, explosion, self-ignition or lightning.
- II. by burglary, housebreaking or theft.
- III. by riot and strike.
- IV. by earthquake (fire and shock damage);
- V. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost.
- VI. by accidental external means.
- VII. by malicious act.
- VIII. by terrorist activity.
- IX. whilst in transit by road rail inland-waterway lift elevator or air.
- X. by landslide rockslide

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber / nylon/ plastic parts, tyres, tubes and batteries	50%
2. For fibre glass components	30%
3. For all parts made of glass	Nil
4. Rate of depreciation for all other parts including wooden parts is to be as per the following schedule	
AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

Rate of Depreciation for painting:

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

Own Damage Exclusions:

The Company shall not be liable to make any payment in respect of:

- Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages.
- Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.
- Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this policy provided that: -

- The estimated cost of such repairs, including replacements, does not exceed Rs.500/- in respect of

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any one accident.

b.The Company is furnished forthwith a detailed estimate of the cost of repairs and

c.The insured shall give to the Company every assistance to see that such repair is necessary and the charges are reasonable

Policy Period: Policy Period Means the period commencing from policy start date and hour and terminating on the policy end date and hour as specified in the Schedule of the policy.

Policy Tenure: 1 Year Own Damage + 1 Year Third Party

Sum Insured - Insured Declared Value (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the Insured vehicle. The IDV of the vehicle (and accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model of the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below). The schedule of age-wise depreciation as shown below is applicable for the purpose of total Loss/constructive total Loss (TL/CTL) claims only.

The Schedule of Depreciation for Fixing IDV of The Vehicle:

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
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%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the Insured.

IDV shall be treated as the 'Market Value' throughout the Policy period without any further depreciation for the purpose of total loss (TL) / constructive total loss (CTL) claims. The Insured vehicle shall be treated as CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

Your vehicle will be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

Section II Liability to Third Parties:

1. Subject to the limits of liability as laid down in the schedule hereto, the Company will indemnify the insured in the event of accident caused by or arising out of the use of the vehicle against all sums which the insured shall become legally liable to pay in respect of

(i) death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of the Motor Vehicles Act, the company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.

(ii) damage to property other than property belonging to the insured or held in trust or in custody or control of the insured.

2. The Company will also pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe, fulfill and be subject to the terms, exceptions and conditions of this policy in so far as they apply.

4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe, fulfill and be subject to the terms, exceptions and conditions of this Policy in so far as they apply.

5. The Company may at its own option

(A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and

(B) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

Avoidance Of Certain Terms And Rights Of Recovery

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF LIABILITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

Section III: Compulsory Personal Accident Cover for Owner cum Driver

We undertake to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with your vehicle or whilst driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

NATURE OF INJURY	SCALE OF COMPENSATION
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above resulting in total 100 % disability.	100%

Provided always that.

1.) Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and our total liability should not exceed the sum of Rs. 15 lakhs during any one period of insurance.

2.No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to

- a.) intentional self-injury or suicide or attempted suicide or physical defect or infirmity or
- b. an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

3.Such compensation shall be payable directly to you or to your legal representatives whose receipt shall be the full discharge in respect of the injury to you.

This cover is subject to

- a.The owner-driver is the registered owner of the vehicle insured herein.
- b.The owner-driver is the insured named in this policy.
- c.The owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

Section IV General Exceptions**(Applicable to all Sections of the policy)**

The Company shall not be liable in respect of :

- 1. Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
- 2. Any claim arising out of any contractual liability.

3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is:

- a) Being used otherwise than in accordance with the Limitations as to Use or
- b) Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as

stated in the Driver's clause.

4 i) Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising

there from or any consequential loss

ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to or by or arising from ionising

radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of

nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.

5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to or by or arising from nuclear weapons material.

6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to or by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to or by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

Compulsory Deductible:

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CC/KW Category	% of claim amount	Subject to minimum deductible amount
<1500 cc	2%	2500
>=1500cc		5000
<65KW	2%	2500
>=65KW		5000

Section V GENERAL CONDITIONS

This policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Condition precedent to the Contract

a. The due observance and fulfillment of terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in

the said proposal shall be condition precedent to any liability of the Company to make any payment under this policy.

2. Conditions during the Contract

a. Duties and Obligations after Occurrence of an Insured Event

i. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/ or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured.

ii. Notice shall also be given in writing to the company immediately the insured shall have knowledge of any impending prosecution, inquest or Fatal inquiry in respect of any occurrence which may give rise to a claim under this policy.

iii. In case of theft or criminal act which may be the subject matter of a claim under this policy the insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.

iv. No admission, offer, promise, payment, or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require

v. The Company may at its own option repair reinstate or replace the vehicle insured or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed: • For total loss / constructive total loss of the insured vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck. • For partial losses, i.e. losses other than total loss/constructive total loss of the insured vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified..

b. **Reasonable Care** The insured shall take all reasonable steps to safeguard the vehicle insured from loss or damage and to maintain it in efficient condition.

c. **Right to Inspect** The Company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the insured vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle insured be driven before the necessary repairs are effected any extension of the damage or any further damage to such vehicle shall be entirely at the insured's own risk.

d. Cancellation Clause:

Policy can be cancelled at any time during the term, by informing us.

In case you cancel the policy, you are not required to give reasons for cancellations.

We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.

Under no circumstances we will cancel statutory Motor Third Party Liability insurance, or any other compulsory insurance mandated by law except in case of double insurance or total loss.

We will:

- Refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
- Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

Here

‘You’ refers to Insured & ‘We/Us’ refers to Insurer

e. Contribution Clause If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.

f. Transfer of Insurance:

Transfer of “Own Damage” Section of the policy in favor of the transferee, shall be made on receipt of a specific request from the transferee within 14 days from the date of transfer along with duly filled up fresh proposal form, consent of the transferor, accepted evidence of sale, original old certificate of insurance and required fees for effecting transfer in the record and issuance of fresh certificate in the name of the transferee effective from the date of transfer. If for any reason, the old certificate of insurance is not surrendered, a proper declaration citing reasons to that effect be submitted before a new certificate of insurance shall be issued. If request for transfer is made after 14 days from the date of transfer the transfer will be effective from the date request is received by us and payment of transfer fee is made. If the transferee is not entitled to the benefit of the No Claim Bonus (NCB) shown on the policy or is entitled to a lesser percentage of NCB than that existing in the policy, recovery of the difference between transferee’s entitlement, if any, and that shown on policy shall be made before effecting the transfer

g. No claim bonus:

NCB will be applied on OD Premium as per the Grid provided below

1) The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section II (I) of the policy, if no claim is made or pending during the preceding year(s), as per the following table:

Clam free years of the Vehicle	% DISCOUNT ON OWN DAMAGE PREMIUM
The preceding year	20%
Preceding 2 consecutive years	30%
Preceding 3 consecutive years	40%
Preceding 4 consecutive years or more	50%

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2) No claim bonus would be applicable on own damage component only when the policy term has been completed.

3) No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

h. Condition when a claim arises

The insured/claimant will intimate claims to Kshema General via

1. Call Centre

Toll Free Number- 1800-572-3013 (8 am to 8 pm, Monday to Saturday)

Email- customer.support@kshema.co

Insured or claimant shall furnish immediate loss details, which shall include details of the loss event, location of the loss, location of the damaged vehicle and names and telephone numbers of contact personnel.

If the claim is for theft, insured should report to the police as well as insurer within 48 hours from theft and file a FIR and obtain copy of the FIR or written acknowledgment from the police authority.

Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual loss or potential loss begins.

Insured or claimant shall furnish death certificate, postmortem report or certificate of disability from hospital as per the requirement of the company in the event of death or bodily injury.

In case of vehicle theft, a police complaint has to be filed immediately after the loss. Please keep the following information ready when you call the call centre

Your contact numbers

Policy number

Name of the insured

Date and time of loss

Location of loss

Nature of loss

Place and contact details of the person at the loss location.

Note: The above list is only indicative. You may be asked for additional documents. For more details, please refer to the claim form.

In the event the claim is not settled within 30 days, the Company shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the insured/ claimant by Company till the date of actual payment

Failure to furnish evidence within the time required shall not invalidate nor reduce any claim if you can satisfy us that it was not reasonably possible for you to give the proof within such time

Conditions for renewal of the Contract**Renewal Notice**

The policy may be renewed with our consent. The benefits under the policy or/ and the terms and conditions of the policy, including premium rate may be subject to change.

We, however are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this policy shall terminate at the expiration of the period for which has been paid/ received.

No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the company.

5. Special Conditions

a. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) of the Insured to whom the custody and use of the motor vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance Policy for such Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new Policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the Insured
- b) Proof of title to the vehicle
- c) Original Policy

Section VI Grievance Redressal Clause

For resolution of any query or grievance, You may contact the Policy issuing office or email Us at customer.support@kshema.co or through Kshema Application or write to Us at Grievance Redressal Officer, KSHEMA GENERAL INSURANCE LIMITED, Regd. Office #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016.

If You are not satisfied with the resolution provided, You may escalate to our Nodal Desk E-mail gro@kshema.co or can write to us at the sub section "Grievance Redressal" on our website www.kshema.co (Customer Support section).

In case Your complaint is not fully addressed by Us, you may use the Bima Bharosa, a Grievance Redressal Portal of IRDAI (Bima Bharosa) for escalating the complaint to IRDAI. Through Bima Bharosa

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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You can register Your complaint online and track its status. For registration, please visit Website <https://bimabharosa.irdai.gov.in/>

If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance at <https://www.cioins.co.in>. Details of the Ombudsman are mentioned below.

Insurance Ombudsman Offices in India:

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

S.N o.	Location	Name of Ombudsman	Designation	Office of the Insurance Ombudsman,	Jurisdiction	Teleph one No.	Email
	AHMED ABAD	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 - 25501 201/02	oio.ahmedabad@cioins.co.in
	BENGAL URU	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 - 26652 048 / 26652 049	oio.bengaluru@cioins.co.in
	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 - 27692 01 / 27692 02 / 27692 03	oio.bhopal@cioins.co.in
	BHUBA NESWAR	Shri. Bimbadhar Pradhan	Insurance Ombudsman	62, Forest park, Bhubaneswar – 751 009.	Odisha	0674 - 25964 61 / 25964 55/259 6429/2 59600 3	oio.bhubaneswar@cioins.co.in
	CHANDI GARH	Ms Alka Jha	Insurance Ombudsman	Jeevan Deep Building SCO 20-27, Ground Floor Sector-17 A, Chandigarh – 160 017.	Punjab, Haryana (excluding Gurugram, Faridabad,	0172- 27064 68	oio.chandigarh@cioins.co.in

					Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.		
	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 - 24333 668 / 24333 678	oio.chennai@cioins.co.in
	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, Sonepat & Bahadurgarh.	011 - 46013 992/23 21350 4/2323 2481	oio.delhi@cioins.co.in
	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 - 26322 04 / 26022 05 / 26313 07	oio.guwahati@cioins.co.in
	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 - 23312 122 / 23376 991 / 23376 599 / 23328 709 / 23325 325	oio.hyderabad@cioins.co.in

	JAIPUR	Shri Satyajeet Rajan	Insurance Ombudsman	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Rajasthan	0141 – 27403 63	oio.jaipur@cioins.co.in
	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 – 23587 59	oio.ernakulam@cioins.co.in
	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 - 22124 339 / 22124 341	oio.kolkata@cioins.co.in
	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, Raebareli, Sravasti, Gonda, Faizabad,	0522 - 40020 82 / 35006 13	oio.lucknow@cioins.co.in

					Amethi, Kaushambi, Balrampur, Basti, Ambedkarnaga r, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar .		
	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 - 69038 800/27 /29/31/ 32/33	oio.mu mbai@ cioins. co.in
	NOIDA	Shri Bimbadh r Pradhan	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,	0120- 25142 52 / 25142 53	oio.noi da@ci oins.c o.in

					Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnaga r, Saharanpur.		
	PATNA	Ms Susmita Mukherjee	Insurance Ombudsman	2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.	Bihar, Jharkhand.	0612- 25470 68	oio.patna@ciains.co.in
	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- 24471 175	oio.pune@ciains.co.in
	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	022- 20812 868/69	oio.thane@ciains.co.in

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					Mumbai, M/East, M/West, N, S and T."		
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*Note: As the above ombudsmen contact details may change from time to time, we suggest you refer <https://www.cioins.co.in>, for an updated list.

Contact Us

Kshema General Insurance Limited Address -Mentioned on the schedule

Web - www.kshema.co

E-mail: Customer Service: customer.support@kshema.co

Definition of Words:

1. You, Your, yourself: The person or persons We insure as set out in the Schedule
 2. We, Our, Us: Kshema General Insurance Limited
Company: shall mean : Kshema General Insurance Limited.
 3. Accident, Accidental: Accident, Accidental: A sudden, unforeseen and involuntary event caused by external and visible means.
 4. Policy/ Motor Insurance Policy: Private Car Package Policy issued by Us to which this cover is extended
 5. Insured Vehicle: The vehicle insured by Us under the Motor Insurance Policy
 6. Policy Period: The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule
 7. Schedule: The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force
 2. Contribution – Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rate able proportion of Sum Insured.
- Own Damage Claim: The claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1 of Motor Insurance Policy 9. Total Loss/ Constructive Total Loss: A loss under the Motor Insurance Policy where the aggregate cost of retrieval and/ or repair of the Insured Vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the Insured Vehicle.
- Partial Loss: Any loss falling into a category other than (a) the loss mentioned under Sr. No. 9 Total Loss / Constructive Total Loss above and (b) theft of the Insured Vehicle
- Policy Period: The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule
- NCB: The discount earned by You on the Own Damage section of the Motor Insurance Policy if no claim is made during the preceding year(s) as per the table mentioned in India Motor Tariff
- IDV: Insured's Declared Value (Sum Insured) of the Insured Vehicle under the Motor Insurance Policy
- Own Damage Claim: The claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1 of Motor Insurance Policy
- The term Private Car used in this Policy shall mean, (a) Private Car Type Vehicles used for social, domestic and pleasure purposes and also for professional purposes (excluding the carriage of goods other than samples) of the insured or used by the insured's employees for such purposes but excluding use for hire or reward, racing,

pace making, reliability trial, speed testing and use for any purpose in connection with the Motor Trade. (b) Motorized three wheeled vehicles (including motorized rickshaws / cabin body scooters used for private purposes only)

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