KSHEMA TWO-WHEELER BUNDLED POLICY

CUSTOMER INFORMATION SHEET

Annexure C

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	**Kshema Two-wheeler Bundled policy**	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN162RPMT0026V01202627	
3	Structure	Basis of Sum Insured -Indemnity basis (OD & TP) Basis of Sum Insured -Benefit basis (CPA)	Section I, II & III
4	Interests Insured	Loss of or damage to the vehicle insured & Third-Party liability	Section I, II & III
5	Sum Insured / Motor Insured Declared Value Scope	Total IDV of the vehicle insured	Sum insured – insured's declared value (idv)
6	Policy Coverage	The coverages available under this policy are listed in below and will be applicable as mentioned in the Policy Schedule. **Section I: Loss of Or Damage to The Vehicle Insured** Cover for any Partial or Total Loss or Damage to the vehicle due to natural calamities such as - Fire, explosion, self-ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost landslide, rockslide etc. Or man - made calamities such as burglary, theft, riot, strike, malicious act, accidental external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift elevator or air, etc. **Section II: Liability to Third Parties** Covers legal liability for third party property damage and third-party bodily injury (including death) due to an accident. **Section III: Personal Accident Cover for Owner-Driver** Personal Accident Cover is provided to the Owner-Driver whilst driving the vehicle including mounting into/ dismounting from or traveling in the insured vehicle as a co-driver. Additionally, other passengers and paid drivers can also be covered by opting for the same- limited to the carrying capacity of the vehicle, excluding the driver.	Section i – loss of or damage to the vehicle insured Section ii – liability to third parties Section iii – Compulsory personal accident cover for owner-driver
7	Add-on Cover	S.No | Add-on Name and | UIN | Sum	

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<tr><td></td><td></td><td>
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<tr><td></td><td>Description</td><td></td><td>Insured/Limits</td></tr>
<tr><td>1</td><td>Nil Depreciation</td><td></td><td></td></tr>
<tr><td>2</td><td>Engine Protection Cover</td><td></td><td></td></tr>
<tr><td>3</td><td>Return to Invoice</td><td></td><td></td></tr>
<tr><td>4</td><td>No Claim Bonus Protection</td><td></td><td></td></tr>
<tr><td>5</td><td>Roadside Assistance Cover</td><td></td><td></td></tr>
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</td><td>Refer add on cover policy wordings</td></tr>
<tr><td>8</td><td>Loss Participation</td><td>
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.
<table>
<tr><th>Product</th><th>Category</th><th>% of Claim Amount</th><th>Subjected to Minimum Deductible Amount</th></tr>
<tr><td rowspan="2">Two Wheeler</td><td><350cc</td><td rowspan="2">2%</td><td>500</td></tr>
<tr><td>>=350cc</td><td>1000</td></tr>
<tr><td rowspan="2">Two Wheeler-Electric</td><td><7 KW</td><td rowspan="2">2%</td><td>500</td></tr>
<tr><td>>=7 KW</td><td>1000</td></tr>
</table>
</td><td></td></tr>
<tr><td>9</td><td>Exclusions</td><td>
The Insurer shall not be liable with respect to
1. Damage, theft or loss due to incidents related to the war,
invasion, foreign enemy acts, mutiny, rebellion, etc.
2. Driving without a valid licence
3. Driving under the influence of drugs and alcohol
4. Electrical/Mechanical Breakdowns
For complete details on the exclusions, refer policy wording
</td><td></td></tr>
<tr><td>10</td><td>Special Conditions and Warranties (if any)</td><td>Warranted all damages existing prior to inception of risk are excluded from the scope of Policy.</td><td></td></tr>
<tr><td>11</td><td>Admissibility of Claim</td><td>
Admissibility: Admissibility of claim depends on the document submitted for the damaged vehicle claimed by the insured in reference to event /peril / term and condition of the policy. · Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. Submitted the Report to the insurer. The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings.
Denial: Denial of claim can be done by us & policy can be cancelled on the ground of mis- representation, mis -declaration, fraud, non-disclosure of material facts.
The sample claim calculation process is Attached as annexure II
</td><td></td></tr>
<tr><td>12</td><td>Policy Servicing - Claim Intimation and Processing</td><td>
1. Claim intimation & reaching to our designated officials
please contact us at
Email: customer.support@kshema.co
Toll-Free number: 1800 572 3013
Website: www.kshema.co
</td><td></td></tr>
</table>

		2. Procedure to be followed for cashless service A. For accidental damage : Contact us as above mention modes B. You will receive a text message with contact details of the surveyor appointed for your claim. C. Document Submission: Surveyor collect all relevant documents from you or documents may be submitted to branch digitally through whatsapp/Mobile app or link shared by us D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions. E. Delivery Order/Vehicle Delivery: On receipt of Pre-Invoice of repaired vehicle delivery order will be provided as per survey report and policy terms and conditions. F. Payment to garage: We will process the claim payment in favour of repairer post receipt of the Final document as per survey report and policy terms and conditions **3. Procedure to be followed for reimbursement service** A. For accidental damage : Contact us as above mention modes B. You will receive a text message with contact details of the surveyor appointed for your claim C. Document Submission: Surveyor collect all relevant documents from you or documents may be submitted to branch digitally through whatsapp/Mobile app or link shared by us D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions E. Repair invoice submission: You have to submit repair invoice to us F. Payment to insured: We will process the claim payment in favour of Insured post receipt of the Final document as per survey report and policy terms and conditions **4. Turnaround Time (TAT) for claim settlement** A. Time limit for appointment of surveyors - 24 hours from date of intimation of claim B. Submission of survey report - 15 days from the date of appointment of surveyor C. Settlement/rejection of Claim -7 days after receiving last document 5. Escalation matrix when TAT is not satisfied For Queries, Service Request and claims Registration Call Kshema General Insurance Limited on Toll Free – 1800 572 3013	

		Email us at : customer.support@kshema.co	
13	Grievance Redressal and Policyholders protection	If the Insured has a grievance that the Insured wishes the Company to redress, the Insured may approach the person nominated as 'Grievance Redressal Officer' with the details of their grievance. Process of Grievance Redressal **Stage 1: Bima Bharosa** You can register your grievances with the regulator using the following link: https://bimabharosa.irdai.gov.in/Home/Home **Stage 2: Head – Customer Care** Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance. Email: grievance.cell@kshema.co Phone: 1800 570 2998 For Senior Citizens: Senior citizens can reach us through the following dedicated channels: Email: complaints.seniorcitizens@kshema.co **Stage 3: Grievance Redressal Officer (GRO)** In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 7 days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk Email: gro@kshema.co Name: Mr. Ashish Luthra Designation: Grievance Redressal Officer Note:- The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances. Stage 4: Escalation to Insurance Ombudsman If you feel that the response to your Grievance was unsatisfac tory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman. Submit your Grievance online: https://www.cioins.co.in/Om budsman List of Ombudsman offices with contact details are attached as an Annexure-1. For updated status, Please refer to website www.irdaindia.gov.in	
14	Obligations of the Policyholder/	The Policy shall be void and all premium paid hereon shall be forfeited to the Insurer, in the event of misrepresentation, misdescription or non disclosure of any material fact by the policyholder pertaining to the proposal form, written declarations or any other communication exchanged for the	

		sake of obtaining the insurance policy by the Insured. Disclosure of other material information during the policy period: 1. Change in insured name 2. Change in the vehicle details i.e make, model, cc, extra fitments, engine & chassis no, class of vehicle. In fact all (In fact, all relevant details are in the RC book/card and a copy of same may be handed over) Tax paid details; Certificate of fitness, license validity etc. 3. Previous policy details (ie. Disclosure of NCB, previous claim details)	

Declaration by the Policy Holder:
I have read the above and confirm having noted the details.

Place: ....

Date: ..../......../........ Signature of the Policyholder

Note:
a) For product related documents including Customer Information Sheet, kindly refer to the below link: www.kshema.co
b) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail