

FORM NL-27- PRODUCTS INFORMATION						
Name of the Insurer: Kshema General Insurance Limited			Date: June 30, 2026			
Products Information						
List below the products and/or add-ons introduced during the period						
Sl. No.	Name of Product / Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
1	Kshema Passenger Carrying Vehicle Package Policy		IRDAN162RPMT0024V01202627	Motor		09.06.2026
2	Kshema Standard Fire and Special Perils Policy		IRDAN162CPPR0025V01202627	Property		09.06.2026
3	Deterioration of Stocks in Cold Storage premises due to power failure following damage due to an insured peril		IRDAN162CPPR0025V01202627/A0001V01202627	Property		09.06.2026
4	Removal of Debris (in excess of 1% of the claim amount)		IRDAN162CPPR0025V01202627/A0002V01202627	Property		09.06.2026
5	Architects, Surveyors and Consulting Engineers Fees (in excess of 3% of the claim amount)		IRDAN162CPPR0025V01202627/A0003V01202627	Property		09.06.2026
6	Forest Fire		IRDAN162CPPR0025V01202627/A0004V01202627	Property		09.06.2026
7	Impact Damage due to Insured's own Rail/Road Vehicles, Forklifts, Cranes, Stackers and the like and articles dropped therefrom.		IRDAN162CPPR0025V01202627/A0005V01202627	Property		09.06.2026
8	Spontaneous Combustion		IRDAN162CPPR0025V01202627/A0006V01202627	Property		09.06.2026
9	Omission to Insure additions, alterations or extensions		IRDAN162CPPR0025V01202627/A0007V01202627	Property		09.06.2026
10	Earthquake (Fire and Shock)		IRDAN162CPPR0025V01202627/A0008V01202627	Property		09.06.2026
11	Spoilage Material Damage Cover		IRDAN162CPPR0025V01202627/A0009V01202627	Property		09.06.2026
12	Leakage and Contamination Cover		IRDAN162CPPR0025V01202627/A0010V01202627	Property		09.06.2026
13	Loss of Rent Cover		IRDAN162CPPR0025V01202627/A0011V01202627	Property		09.06.2026
14	Insurance of Additional Expenses of Rent for an Alternative Accommodation Policy may be extended to cover the above subject to following:		IRDAN162CPPR0025V01202627/A0012V01202627	Property		09.06.2026
15	Temporary Removal of Stocks Clause		IRDAN162CPPR0025V01202627/A0013V01202627	Property		09.06.2026
16	Start-up Expenses		IRDAN162CPPR0025V01202627/A0014V01202627	Property		09.06.2026
17	Contract Price Insurance Clause		IRDAN162CPPR0025V01202627/A0015V01202627	Property		09.06.2026
18	Reinstatement Value Policies		IRDAN162CPPR0025V01202627/A0016V01202627	Property		09.06.2026
19	Local Authorities Clause		IRDAN162CPPR0025V01202627/A0017V01202627	Property		09.06.2026
20	Escalation Clause		IRDAN162CPPR0025V01202627/A0018V01202627	Property		09.06.2026
21	Floater Clause		IRDAN162CPPR0025V01202627/A0019V01202627	Property		09.06.2026
22	Declaration Clause		IRDAN162CPPR0025V01202627/A0020V01202627	Property		09.06.2026
23	Voluntary Deductible Clause		IRDAN162CPPR0025V01202627/A0021V01202627	Property		09.06.2026
24	Floater declaration clause		IRDAN162CPPR0025V01202627/A0022V01202627	Property		09.06.2026
25	Molten metal spillage clause		IRDAN162CPPR0025V01202627/A0023V01202627	Property		09.06.2026
26	Decontamination and cost of clean-up expenses/industry's seepage, pollution and contamination clause		IRDAN162CPPR0025V01202627/A0024V01202627	Property		09.06.2026
27	Expediting costs		IRDAN162CPPR0025V01202627/A0025V01202627	Property		09.06.2026
28	Protection and preservation of property/precautionary measures/loss minimization		IRDAN162CPPR0025V01202627/A0026V01202627	Property		09.06.2026
29	Contract works		IRDAN162CPPR0025V01202627/A0027V01202627	Property		09.06.2026
30	Sprinkler Up-Grading Costs		IRDAN162CPPR0025V01202627/A0028V01202627	Property		09.06.2026
31	Expenses for Loss Minimization		IRDAN162CPPR0025V01202627/A0029V01202627	Property		09.06.2026
32	Claim preparation costs		IRDAN162CPPR0025V01202627/A0030V01202627	Property		09.06.2026
33	Cost Of Rewriting of Record		IRDAN162CPPR0025V01202627/A0031V01202627	Property		09.06.2026
34	Brand/trademarks		IRDAN162CPPR0025V01202627/A0032V01202627	Property		09.06.2026
35	Obsolete spare parts		IRDAN162CPPR0025V01202627/A0033V01202627	Property		09.06.2026
36	Deliberate damage		IRDAN162CPPR0025V01202627/A0034V01202627	Property		09.06.2026
37	Sue and labour charges		IRDAN162CPPR0025V01202627/A0035V01202627	Property		09.06.2026
38	Accidental damage clause		IRDAN162CPPR0025V01202627/A0036V01202627	Property		09.06.2026
39	New Location Cover		IRDAN162CPPR0025V01202627/A0037V01202627	Property		09.06.2026
40	Property under care custody and control/non owned assets		IRDAN162CPPR0025V01202627/A0038V01202627	Property		09.06.2026
41	Immediate repairs		IRDAN162CPPR0025V01202627/A0039V01202627	Property		09.06.2026
42	Pair and set clause		IRDAN162CPPR0025V01202627/A0040V01202627	Property		09.06.2026
43	Fire extinguishing / fighting expenses		IRDAN162CPPR0025V01202627/A0041V01202627	Property		09.06.2026
44	Civil or local authorities' clause, demolition and increased cost of construction		IRDAN162CPPR0025V01202627/A0042V01202627	Property		09.06.2026
45	Involuntary betterment / technological advancements		IRDAN162CPPR0025V01202627/A0043V01202627	Property		09.06.2026
46	Damage to building (occasioned by theft):-		IRDAN162CPPR0025V01202627/A0044V01202627	Property		09.06.2026
47	Errors & omissions		IRDAN162CPPR0025V01202627/A0045V01202627	Property		09.06.2026
48	Minor works extension		IRDAN162CPPR0025V01202627/A0046V01202627	Property		09.06.2026
49	Undamaged foundations		IRDAN162CPPR0025V01202627/A0047V01202627	Property		09.06.2026
50	Capital additions/newly acquired property		IRDAN162CPPR0025V01202627/A0048V01202627	Property		09.06.2026
51	New Acquisitions		IRDAN162CPPR0025V01202627/A0049V01202627	Property		09.06.2026
52	Smoke damage		IRDAN162CPPR0025V01202627/A0050V01202627	Property		09.06.2026
53	Accidental Discharge of Gas Flooding Systems		IRDAN162CPPR0025V01202627/A0051V01202627	Property		09.06.2026
54	Contamination and co-mingling of stocks		IRDAN162CPPR0025V01202627/A0052V01202627	Property		09.06.2026
55	Leakage and Overflowing of Storage Tanks (Other than water storage tanks)		IRDAN162CPPR0025V01202627/A0053V01202627	Property		09.06.2026
56	Seasonal Enhancement of Stocks Cover		IRDAN162CPPR0025V01202627/A0054V01202627	Property		09.06.2026
57	Goods and Stocks undergoing any heating or drying process		IRDAN162CPPR0025V01202627/A0055V01202627	Property		09.06.2026
58	Outbuilding Clause		IRDAN162CPPR0025V01202627/A0056V01202627	Property		09.06.2026
59	Damages to Underground Services		IRDAN162CPPR0025V01202627/A0057V01202627	Property		09.06.2026
60	Landscaping Cost		IRDAN162CPPR0025V01202627/A0058V01202627	Property		09.06.2026
61	Duty Liability		IRDAN162CPPR0025V01202627/A0059V01202627	Property		09.06.2026
62	Accounts Receivable		IRDAN162CPPR0025V01202627/A0060V01202627	Property		09.06.2026
63	Property of Employees and Visitors/Personal Effects		IRDAN162CPPR0025V01202627/A0061V01202627	Property		09.06.2026
64	Property Outside/Away from the Premises		IRDAN162CPPR0025V01202627/A0062V01202627	Property		09.06.2026
65	Tenants Improvement		IRDAN162CPPR0025V01202627/A0063V01202627	Property		09.06.2026
66	Start-up/Shutdown Expenses		IRDAN162CPPR0025V01202627/A0064V01202627	Property		09.06.2026
67	Waiver of Subrogation		IRDAN162CPPR0025V01202627/A0065V01202627	Property		09.06.2026
68	Trace and Access		IRDAN162CPPR0025V01202627/A0066V01202627	Property		09.06.2026
69	Waiver of Underinsurance		IRDAN162CPPR0025V01202627/A0067V01202627	Property		09.06.2026
70	Deferred Payments		IRDAN162CPPR0025V01202627/A0068V01202627	Property		09.06.2026

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71	Catalyst and Consumable (including lining and refractory) interest in process		IRDAN162CPPR0025V01202627/A0069V0120	Property		09.06.2026
72	Exhibition, Exposition, Fair or Trade Show		IRDAN162CPPR0025V01202627/A0070V0120	Property		09.06.2026
73	Lawns, Plants, Shrubs or Trees		IRDAN162CPPR0025V01202627/A0071V0120	Property		09.06.2026
74	Unrepaired Damage		IRDAN162CPPR0025V01202627/A0072V0120	Property		09.06.2026
75	Seventy-Two Hours Clause		IRDAN162CPPR0025V01202627/A0073V0120	Property		09.06.2026
76	Additional Insureds (to be named in The Schedule)		IRDAN162CPPR0025V01202627/A0074V0120	Property		09.06.2026
77	Multiple Insured Clause		IRDAN162CPPR0025V01202627/A0075V0120	Property		09.06.2026
78	Payments on Account		IRDAN162CPPR0025V01202627/A0076V0120	Property		09.06.2026
79	Non-Vitiation Clause		IRDAN162CPPR0025V01202627/A0077V0120	Property		09.06.2026
80	Nominated Loss Adjusters		IRDAN162CPPR0025V01202627/A0078V0120	Property		09.06.2026
81	Non-Invalidation		IRDAN162CPPR0025V01202627/A0079V0120	Property		09.06.2026
82	Primary and Non-Contributory		IRDAN162CPPR0025V01202627/A0080V0120	Property		09.06.2026
83	Vehicle Load Clause		IRDAN162CPPR0025V01202627/A0081V0120	Property		09.06.2026
84	Un-Occupancy Clause		IRDAN162CPPR0025V01202627/A0082V0120	Property		09.06.2026
85	Leak search / finding cost Clause		IRDAN162CPPR0025V01202627/A0083V0120	Property		09.06.2026
86	Loss Payee Clause		IRDAN162CPPR0025V01202627/A0084V0120	Property		09.06.2026
87	Broad Water Damage		IRDAN162CPPR0025V01202627/A0085V0120	Property		09.06.2026
88	Margin Clause		IRDAN162CPPR0025V01202627/A0086V0120	Property		09.06.2026
89	De watering Expenses		IRDAN162CPPR0025V01202627/A0087V0120	Property		09.06.2026
90	Debris Removal for Foreign Debris		IRDAN162CPPR0025V01202627/A0088V0120	Property		09.06.2026
91	Salvage Disposal		IRDAN162CPPR0025V01202627/A0089V0120	Property		09.06.2026
92	Automatic Reinstatement Clause		IRDAN162CPPR0025V01202627/A0090V0120	Property		09.06.2026
93	Mould and Fungi Clause		IRDAN162CPPR0025V01202627/A0091V0120	Property		09.06.2026
94	Cost of Clearing Drains Clause		IRDAN162CPPR0025V01202627/A0092V0120	Property		09.06.2026
95	Green Clause		IRDAN162CPPR0025V01202627/A0093V0120	Property		09.06.2026
96	Control of Damaged Goods		IRDAN162CPPR0025V01202627/A0094V0120	Property		09.06.2026
97	Undamaged Parts Clause/Destruction of Sound Property		IRDAN162CPPR0025V01202627/A0095V0120	Property		09.06.2026
98	Electrical Installation Clause		IRDAN162CPPR0025V01202627/A0096V0120	Property		09.06.2026
99	Temporary Repair Cost		IRDAN162CPPR0025V01202627/A0097V0120	Property		09.06.2026
100	Modification Costs and Expenses for Incompatibility of Equipment		IRDAN162CPPR0025V01202627/A0098V0120	Property		09.06.2026
101	Laptop Computer		IRDAN162CPPR0025V01202627/A0099V0120	Property		09.06.2026
102	Road Pavements and Street Furniture		IRDAN162CPPR0025V01202627/A0100V0120	Property		09.06.2026
103	Additional Customs Duty		IRDAN162CPPR0025V01202627/A0101V0120	Property		09.06.2026
104	Vessel Impact to Jetty		IRDAN162CPPR0025V01202627/A0102V0120	Property		09.06.2026
105	Défense Costs:		IRDAN162CPPR0025V01202627/A0103V0120	Property		09.06.2026
106	Pollution Clean Up and Removal		IRDAN162CPPR0025V01202627/A0104V0120	Property		09.06.2026
107	Valuable Papers and Records		IRDAN162CPPR0025V01202627/A0105V0120	Property		09.06.2026
108	Property In Transit (Within the Premises)		IRDAN162CPPR0025V01202627/A0106V0120	Property		09.06.2026
109	Property In Course of Construction/Erection		IRDAN162CPPR0025V01202627/A0107V0120	Property		09.06.2026
110	Temporary Removal of Other Property		IRDAN162CPPR0025V01202627/A0108V0120	Property		09.06.2026
111	Workmen Allowed		IRDAN162CPPR0025V01202627/A0109V0120	Property		09.06.2026
112	Plate Glass Extension		IRDAN162CPPR0025V01202627/A0110V0120	Property		09.06.2026
113	Baggage		IRDAN162CPPR0025V01202627/A0111V0120	Property		09.06.2026
114	Start Up Expenses (Non-Industrial Risk)		IRDAN162CPPR0025V01202627/A0112V0120	Property		09.06.2026
115	Expediting Expenses/ Increased Cost of Working		IRDAN162CPPR0025V01202627/A0113V0120	Property		09.06.2026
116	Aggravation Clause		IRDAN162CPPR0025V01202627/A0114V0120	Property		09.06.2026
117	Automatic Extension Clause / Tacit Renewal		IRDAN162CPPR0025V01202627/A0115V0120	Property		09.06.2026
118	Demolition And Increased Cost of Construction		IRDAN162CPPR0025V01202627/A0116V0120	Property		09.06.2026
119	Hire Purchase or Lease Agreements/Properties Under Consignment, Care, Custody and Control for Each Location		IRDAN162CPPR0025V01202627/A0117V0120	Property		09.06.2026
120	OEM Clause for Each Location / Original Equipment Manufacturing Parts		IRDAN162CPPR0025V01202627/A0118V0120	Property		09.06.2026
121	Unpacking Expense Clause		IRDAN162CPPR0025V01202627/A0119V0120	Property		09.06.2026
122	Expiration Clause		IRDAN162CPPR0025V01202627/A0120V0120	Property		09.06.2026
123	Waiver of Contribution Clause		IRDAN162CPPR0025V01202627/A0121V0120	Property		09.06.2026
124	Inadvertent Omission		IRDAN162CPPR0025V01202627/A0122V0120	Property		09.06.2026
125	Customer's Goods Clause		IRDAN162CPPR0025V01202627/A0123V0120	Property		09.06.2026
126	Fine Art /Works of Art		IRDAN162CPPR0025V01202627/A0124V0120	Property		09.06.2026
127	Additional Expenses of Rent for an Alternative Accommodation for Tank Farms and Standalone warehouses (outside the manufacturing premises)		IRDAN162CPPR0025V01202627/A0125V0120	Property		09.06.2026
128	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only) with effect from 1st April, 2021		IRDAN162CPPR0025V01202627/A0126V0120	Property		09.06.2026
129	Kshema Two-Wheeler Bundled Policy		IRDAN162RPMT0026V01202627	Motor		22.06.2026
130	NIL Depreciation		IRDAN162RPMT0026V01202627/A0001V0120	Motor		22.06.2026
131	No Claim Bonus Protection		IRDAN162RPMT0026V01202627/A0002V0120	Motor		22.06.2026
132	Engine Protection Cover		IRDAN162RPMT0026V01202627/A0003V0120	Motor		22.06.2026
133	Return to Invoice		IRDAN162RPMT0026V01202627/A0004V0120	Motor		22.06.2026
134	Roadside Assistance Cover		IRDAN162RPMT0026V01202627/A0005V0120	Motor		22.06.2026
135	Kshema Two-Wheeler Package Policy		IRDAN162RPMT0027V01202627	Motor		22.06.2026
136	NIL Depreciation		IRDAN162RPMT0027V01202627/A0001V0120	Motor		22.06.2026
137	No Claim Bonus Protection		IRDAN162RPMT0027V01202627/A0002V0120	Motor		22.06.2026
138	Engine Protection Cover		IRDAN162RPMT0027V01202627/A0003V0120	Motor		22.06.2026
139	Return to Invoice		IRDAN162RPMT0027V01202627/A0004V0120	Motor		22.06.2026
140	Roadside Assistance Cover		IRDAN162RPMT0027V01202627/A0005V0120	Motor		22.06.2026
141	Kshema Two-Wheeler SAOD Policy		IRDAN162RPMT0028V01202627	Motor		22.06.2026
142	NIL Depreciation		IRDAN162RPMT0028V01202627/A0001V0120	Motor		22.06.2026
143	No Claim Bonus Protection		IRDAN162RPMT0028V01202627/A0002V0120	Motor		22.06.2026
144	Engine Protection Cover		IRDAN162RPMT0028V01202627/A0003V0120	Motor		22.06.2026
145	Return to Invoice		IRDAN162RPMT0028V01202627/A0004V0120	Motor		22.06.2026
146	Roadside Assistance Cover		IRDAN162RPMT0028V01202627/A0005V0120	Motor		22.06.2026
Note: -						
(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)						