

Section I Operative clause

WHEREAS You, the Insured named in the Schedule chose this **Kshema Prakriti** 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 **Proposal form and/or Digital Proposal on the platform of Kshema 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 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" refers to Kshema General Insurance Limited.

NOW THIS POLICY WITNESSETH, that this policy is subject to the content mentioned under various sections, Terms, conditions and procedure mentioned herein or endorsed or expressed hereon.

Section II: Definition of Words

- a) **Animal Attack:** Loss or Damage to the insured crop caused by specific animals expressly listed as covered under this policy, by entering the field and eating or damaging the crop.
- b) **Commencement of risk / Policy start date:** Commencement of risk / Policy start date is the date of commencement of coverage under this policy and as mentioned against the period of cover in the Policy Schedule.
- c) **Crop:** means a plant of the same type grown within a defined area of Polygon under this policy, as specified in the Policy Schedule, using seeds, transplants, or other propagation methods, and harvested for commercial or personal use.
- d) **Digital Proposal Form (DPF):** This is a form you will fill out in our application using your login credentials in the Kshema Application or through OTP confirmation.
- e) **Crop Duration:** The period from date of sowing in the Polygon till the date of initiation of Harvesting.
- f) **Endorsement:** An endorsement means any written amendment or addition to your policy, that you request, either in writing or through the Kshema Application.
- g) **Claim Excess:** Amount stated in the Policy Schedule which shall be borne by you in respect of each claim made under this policy.
- h) **Harvesting:** Means any operation undertaken to reap / collect the produce from the insured crop in the insured farm.
- i) **Hydrophilic crops:** Hydrophilic crops are agricultural crops that are water-intensive or typically cultivated in stagnant or heavily irrigated water conditions. These include, but are not limited to, Paddy, Sugarcane, Jute, and other similar crops that require high soil moisture or continuous water availability for optimal growth
- j) **Indemnity Percentage:** It is the percentage of actual loss or sum insured, whichever is less, that will be paid in the event of any insurance claim and which is mentioned in the Policy Schedule.
- k) **Insured Person** means the person cultivating the crop and named in the Policy Schedule and having insurable interest all times.
- l) **Kshema Application:** The Kshema Application is mobile application which is the official digital platform provided by Us for purchasing insurance products, submitting claims, uploading required documents, and receiving policy-related information and notifications.
- m) **Latitude and Longitude:** Latitude and longitude are a coordinate system that uses two numbers to define any location on Earth.
- n) **Material change:** Those changes which materially affect the decision of the Insurer for underwriting the risk, including, but not limited to, change in sowing dates or change of insured Crop or insurable interest.
- o) **Period of Insurance:** The time period for which the contract of insurance is valid as shown in the Policy Schedule, unless the Policy is cancelled, in which case the Period of Insurance will end on the effective date of such cancellation.
- p) **Policy:** Policy means Policy wordings, details/statements in the proposal form, the Policy Schedule and any applicable endorsements or extensions attaching to and forming part thereof.
- q) **Policy end date:** Policy shall end on the date of initiation of last picking of harvest in case of multi-picking crops and date of initiation of harvesting for single picking crops or on the expiry date mentioned in the Policy Schedule whichever is earlier.
- r) **Policy Schedule:** The document which contains all the details relevant to the insurance contract and forming part of the Policy wordings, endorsements and any other attached annexure.
- s) **Polygon:** Boundaries of the farmland denoted in our Kshema Application either drawn by You or identified through the coordinates of the photos submitted by you or identified through survey numbers using cadastral data and verified by You at the time of submission of proposal form for buying this policy.
- t) **Post Harvest Losses:** Loss or damage to the insured crop or produce after it had been separated from the ground or crop.

- u) **Premium:** The amount to be paid for coverage of insurance as specified in the Policy Schedule.
- v) **Proposal Form:** Electronic document giving information on Yourself, farm, crop and any other material information relevant to the risk and is duly dated / e-dated and One Time Password (OTP) validated.
- w) **Signature:** Your signature on the Proposal form by way of OTP confirmation.
- x) **Sum Insured:** The amount shown in the Policy Schedule is the maximum we will pay for any single claim or for all claims during the Period of Insurance. For animal attack coverage, the payout is limited to 25% of the total Sum Insured and is included within the overall Policy Sum Insured.
- y) **Waiting Period:** A waiting period is the duration of time as stated under this policy during which no claim shall be admitted.

Section III: Coverage

Coverage under this policy is for the crop being cultivated in the main field as identified through a polygon denoted in the Kshema Application or identified through coordinates (Latitude and longitude of all corners of the farm) submitted at the time of proposal.

Loss or Damage to crop insured caused by the perils listed below:

- a) Named Cyclone
- b) Earthquake including Tsunami.
- c) Fire due to lightning
- d) Flood
- e) Inundation (This coverage shall not be applicable to Hydrophilic crops)
- f) Landslide
- g) Storm
- h) Animal Attack only by
 1. Elephant
 2. Wild Boar

Section IV: The following losses will not be paid under this Policy

The Company shall not cover losses and damages occurred due to the following.

- a) War Risk: Loss because of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion, loot, pillage in connection therewith.
- b) Nuclear Risk: Any loss to the insured crop arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.
- c) Consequential Loss: Consequential loss of any kind or description.
- d) Malicious damage, arson and other preventable risks.
- e) Terrorism: Any loss to Crop on account of terrorist activities.
- f) Pollution or contamination of any kind.
- g) Political risk or Loss or damage caused by an order of any governments or any other civic authority;
- h) Volcanic eruption, costal or river erosion or other convulsions of nature.

- i) Theft, riot and strike.
- j) Post harvest losses for crop produce even if lying in cut and spread out in the insured farm.
- k) Damage / loss caused by any animal other than that is mentioned under section 3, i.e. coverage.
- l) Coverage of Hydrophilic crops against inundation.
- m) By any other peril, which is not explicitly covered in the Policy Schedule.
- n) Cost of supporting structures like staking, trellis etc.
- o) Intercropping and mixed cropping cultivation.
- p) Mismatch between the Polygon / latitude and longitude of the insured farm and that of the damaged farm.
- q) Claim Excess.
- r) Any expenses whatsoever incurred by You in connection with or in respect of any loss, howsoever caused, even if such loss results in diminished agricultural output / yield or increased operational costs shall not become payable.
- s) Any expenses whatsoever incurred by You for removal of any damaged crops, debris, or any substance/s from the farm, whether such damage occurred due to covered perils or otherwise, shall not become payable.
- t) Loss or Damage of crops where the location of the loss or damage does not intersect with the polygon identified at the time of proposal
- u) Loss of Yield.
- v) Crops being cultivated in nursery.
- w) Loss occurred during the waiting period
- x) Any fraudulent or exaggerated claims.

Section V: How to lodge an insurance claim and Your responsibility

In the unfortunate event of occurrence of any peril/s covered under this Policy, that resulted in loss or damage to the Crop, You are required to take following actions:

- a) Immediately intimate the loss through Kshema Application or by email to customer.support@kshema.co or Toll-Free number 18005723013 or through our website <https://kshema.co/> along with your Policy details not later than 24 hours of occurrence of peril.
- b) Take all steps to minimize the loss, as if no insurance has been taken.
- c) Take geo-tagged photographs of the damaged crop, with date and time stamps, using the Kshema Application.
- d) Take video clips of the entire insured field and the affected portion of the field, using the Kshema Application.
- e) Give a complete description of the damage / loss with estimated area affected as on the time and date and place of loss.
- f) Inform particulars of any other insurance policies covering the same insured Crop at the time of loss.
- g) Safeguard the damaged crop till the loss verification/assessment process by Kshema is completed and simultaneously take steps to reduce the crop loss.
- h) Provide all supporting documents / information to establish the cause, loss and damage of the crop and provide any other information as required by the Company.
- i) In case of any insurance claim, dated photos and video clips shall be submitted every alternative day starting from the date of loss for a period of seven days.
- j) Document establishing the proof of insurable interest as on the date of loss.

Section VI: Terms and Conditions:

- a) **Incontestability and Duty of Disclosure:** This Policy shall become null, and void and no benefit thereunder shall be payable in the event of any untrue or incorrect statements, mis-representation, mis-description, or non-disclosure of any Material change or particular in the proposal form and/or personal statement and/or declaration made through proposal form (DPF) and/or connected documents.
- b) **Crop Mismatch:** The Policy becomes void from inception, and no loss/damage shall be payable if the Crop as declared for insurance by You at the time of insurance and the actual Crop on the insured field are different. The premium paid shall be forfeited in full and policy is null and void.
- c) **Crop Package of Practices:** Insured shall follow all package of practices relevant to the crop and shall undertake all activities on time like irrigation, weeding, plant protection etc., any failure to undertake the prescribed package of practices the corresponding input cost shall be deducted from the claim amount.
- d) **Excess Amount:** You must bear Rs.500/- or 5% of claim assessed amount whichever is higher for each, and every claim made under this policy.
- e) **Named Peril Policy:** This Policy provides coverage only for those perils that are specifically listed or expressly stated as covered in the Policy Schedule. Any loss or damage arising from perils not named or specified in this policy is not covered. The list of exclusions provided in this policy is illustrative only and does not extend coverage to any perils not expressly named as covered.
- f) **Contribution Clause:** In the event the same crop in the same farmland is insured under more than one insurance policies and if the loss arises on the said farmland and the loss is covered under multiple insurance policies, we shall be liable to pay only a ratable proportion of the claim amount based on the coverage the other insurance policies provide.
- g) **Sowing date:** If the sowing date is found to be more than 15 days earlier to that of the quotation date, the policy shall be treated as null, and void and no claim shall become payable.
- h) **Change of Crop:** One time change in crop shall be permitted from the crop that is declared at the time of insurance proposal subject to the change being intimated within 5 days of sowing.
- i) **Change of sowing date:** One time change of sowing date is permitted which is not earlier to premium payment date subject to being informed in writing within 5 days of sowing.
- j) **7 days clause:** Any loss or damage to insured crop arising from the named perils in the same affected Polygon during the period of 7 consecutive days starting from the inception of loss occurring event shall be deemed as a single event and therefore subject to one claim excess and one claim.
- k) **Mandatory Documents:** At the time of insurance claim, the mandatory crop loss / damaged photos along with latitude & longitude coordinates shall be submitted at a strict interval of 2 days starting from the date of event occurrence till the complete subsidence of the loss / damage.
- l) **Reasonable Care:** You shall take all reasonable steps to safeguard the interests of the Crop insured against loss or damage that may give rise to a claim.
- m) **Observance of terms and conditions:** The due observance and fulfilment of the terms, conditions,

and endorsement of this Policy in so far as they relate to anything to be done or complied with by You shall be a condition precedent to any liability on Us to make any loss compensation payment under this Policy.

- n) Non-adherence to the terms and conditions of this Policy shall render this Policy voidable.
- o) Any special provisions subject to which this Policy has been entered into and endorsed in the Policy shall be deemed to be part of this Policy and shall have effect accordingly.
- p) **Waiting Period:**
 - a) This policy has a waiting period of lower of 15% days of the crop duration as declared by You in the proposal or first 21 days from date of inception or from changed sowing date / Crop.
 - b) In case loss or damage occurs during the waiting period the sum insured of the damaged area will be deemed to have been exhausted from the total area damaged for the remaining policy period.
- q) **Crop Management clause:** In the event of improper crop management practices such as failure to conduct timely and adequate weeding, irrigation, pest or diseases or nutritional deficiency or excessive mineral / nutrient control or other essential agronomic practices, resulting in loss or damage or improper growth to the crop, the claim amount may be reduced upto a maximum of 25% of the total eligible claim, depending on the severity and impact of the negligence.

No Claim Discount (NCD):

1. Company will allow a discount in slabs of 2.5% of the premium when there is no claim made on Your previous policy.
2. Insured will be eligible for the No Claim Discount even if Insured skips purchasing insurance for the farm polygon insured previously for one season. However, if the farm polygon is not insured for two consecutive seasons the NCD earned will be lost.
3. The NCD shall be applicable per policy.
4. If the farmer enhances the area insured the NCD shall apply the extent of the area insured in previous cropping season in which farmer earned the Discount.
5. The discount would apply only if the same farm polygon insured were being insured by the same farmer.
6. Maximum Discount shall not exceed 15% of Net premium.
7. In case, a claim is intimated on the policy, the NCD earned becomes zero.

r) Loyalty Bonus:

- a) Company extend premium discount to repeat customers as a Loyalty Bonus, provided that the farmer insures the same extent or more land in the previous season.
- b) A flat 5% of net premium shall be discounted in the current insurance.
- c) The farmer will be eligible for the discount even if farmer doesn't insure his farm in the next cropping season but not for exceeding two consecutive cropping seasons.
- d) In case the farmer reduces the extent of farm insured the discount shall be proportionately reduced.

Section VII: Rights of the Company on happening of loss or damage

Upon the happening of loss or damage, or circumstance that have given rise to a claim under this policy, We may:

- At the company's discretion we may enter and/or take possession of the damaged insured Crop.
- Company, on its own, may deduct a reasonable value of the damaged crop from the claim amount and forgo taking possession of the damaged crop.
- The powers conferred by this condition shall be exercisable by Us at any time unless notice in writing is given by You that You make no claim under this Policy, or if any claim is made unless such claim is finally determined or withdrawn.
- If You or any person on Your behalf shall be seen to not comply with the Policy terms & conditions or shall hinder or obstruct Us or Our representatives while performing any inspection hereunder, all benefits under the Policy shall be forfeited.

Section VIII: Loss Assessment and Computation

- Claim detection and loss assessment will be done only through remote sensing satellite image / Pictures and / or Video clips submitted through Kshema Application using in-house developed algorithm; and
- The perils mentioned under the coverage shall be recognized only when declared or confirmed by the relevant Government / Meteorological / Geological / Disaster Management authorities, or evidenced to the satisfaction of the insurer; or
- Any other credible local records or evidence.
- Loss compensation shall be calculated based on the formula below.

Loss = (Sum insured x corresponding compensation percentage based on stage of the crop x extent of insured area affected x Loss percentage x Indemnity percentage) – claim excess

Compensation percentage based on stage of the crop:

Compensation percentage shall be the percentage of the stage of crop at the time of loss event to the total duration of crop.

Note: If the crop stage at the time of loss falls within waiting period, no insurance claim shall become payable.

Animal Attack Clause:

Coverage of Loss or Damage caused by raiding/grazing by Wild boar or Elephant for a maximum of 25% of the policy sum insured which forms part of the overall policy sum insured. Immediate intimation (within 24 hours) with Photographs of the loss / damage taken only from Kshema Application.

The incidence and loss must be substantiated by media reports/coverage in the local media or the reports of the Agriculture / Forest / Revenue department. We may also consider other reports of damage including reports of Panchayati Raj/ Gram Sabha etc.

The compensation shall be paid as per the procedure mentioned above.

Section IX: Position of policy after the claim:

On occurrence of loss, proportional Sum Insured to the extent of affected area under loss stands reduced from the total Sum Insured of the farm area Insured till expiry of policy period or payment of total loss which ever is earlier.

Section X: Declaration

- The Company shall have no liability towards any claim arising under this Policy if You make any false / incorrect declaration / information in the Proposal Form for insurance, which is material for accepting the risk and offering the cover under this Policy.
- The Company further understands that You have read the Policy terms and conditions as available on the Company's website and have understood the implications of the contents prior to affixing Your signature on the Proposal form or giving confirmation on DPF.
- You further undertake that the responsibility of the declaration signed or recited by You will be binding on all other persons included in the Policy, if any, and thus agree to indemnify the Company, jointly or severally, in any loss arising consequent to their non-adherence or challenging any of the Policy terms and conditions.

Section XI: Fraud

If you or anyone acting on your behalf commits fraud or intentionally misrepresents or conceals a material fact at any stage—whether during proposal, while the policy is in force, or in connection with any claim—then we have the right, at our sole discretion:

- to reject the insurance proposal if fraud or material misrepresentation is discovered prior to policy issuance.
- to void the policy ab initio and forfeit all premium paid, if fraud or material misrepresentation is discovered after policy issuance but before the occurrence of any claim, and we will have no liability under this policy.
- to reject any claim, forfeit all benefits, and treat all premium as fully earned, if fraud or material misrepresentation is discovered during the claim process or thereafter. We may, at our sole discretion, recover from You any payments made under this Policy, whether on account or in full and final settlement, including by offset against any future benefits or by direct demand for reimbursement

For the purposes of this clause, "fraud" includes, amongst others, the following acts by you or your representatives, with intent to deceive or induce the insurer to issue a policy or pay a claim:

- Representing as true any fact known to be false.
- Actively concealing or suppressing a material fact.
- Any act or omission intended to mislead or deceive.
- Any act or omission declared fraudulent by applicable law.
- All remedies under this clause are in addition to those available under law

Section XII: Cancellation:**a) Cancellation by you at any time**

You can cancel this Policy at any time by giving Us notice in writing or through Kshema Application. The Policy will be terminated from the time of your notice.

b) Cancellation by Us

We will not cancel the Policy during the policy period except on the grounds of fraud with a prior notice of 7 business days.

In both the above cases mentioned, proportionate premium for the unexpired period shall be refunded subject to there being no claim made under the policy.

Section XIII: Policy Disputes

It has been agreed between You and Us that any dispute concerning the interpretation of the terms, conditions, limitations, and/or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with the Laws of India and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court. It is further agreed by You that where a claim is made, either paid or rejected and no court action or suit is filed/invoked within twelve (12) calendar months from the date of such payment or rejection, all benefits under this Policy shall be forfeited.

1. Entire Contract

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy. No agent shall or has the authority to change in any respect whatsoever any term of this Policy or waive any of its provisions. The Company shall not be liable to make any payment for a claim made under the Policy until such time as it has been fully satisfied of the existence of the insured property, amount of a claim and the Company's liability for it.

2. Severability

If any section, provision or portion of this Policy is held to be invalid or void by a court of proper jurisdiction, the remainder of this Policy shall subsist and continue in full force and effect.

3. In case You wish to serve Notice

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, email, if any, in case of the Insured, at the address and e-mail specified in Part I of the Schedule.

In case of the Company: KSHEMA GENERAL INSURANCE LIMITED, Regd. Office: 413, 4th Floor, My Home Tycoon, Kundan Bagh Begumpet, Hyderabad, Telangana, India- 500016. E-mail customer.support@kshema.co.

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in case of hand delivery or e-mail.

4. If at any time You require any clarification or assistance

You may contact Our office/s at the address specified on the Policy, during normal business hours.

Section XIV: Grievance Redressal Clause:

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 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 or 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.
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.cioins.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.

Kshema General Insurance Limited | Policy Wordings

Details of the Ombudsman are mentioned below.

S.No.	Location	Name of Ombudsman	Designation	Office of the Insurance Ombudsman	Jurisdiction	Telephone Number	Email
1.	AHMEDABAD	Shri k. Vinayak 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	oio.ahmedabad@cioins.co.in
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, Ist Phase, Bengaluru – 560 078.	Karnataka	080 - 26652048 / 26652049	oio.bengaluru@cioins.co.in
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	oio.bhopal@cioins.co.in
4.	BHUBANESWAR	Shri Ajay Kumar	Insurance Ombudsman	62, Forest park, Bhubaneswar – 751 009.	Odisha	0674 - 2596461 /2596455/2596429/2596003	oio.bhubaneswar@cioins.co.in
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	oio.chandigarh@cioins.co.in
6.	CHENNAI	Shri. K.Vinayak Rao	Insurance Ombudsman	Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).	044 - 24333668 / 24333678	oio.chennai@cioins.co.in
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 - 46013992/232 13504/232324 81	oio.delhi@cioins.co.in
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	oio.guwahati@cioins.co.in

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	oio.hyderabad@ciains.co.in
10.	JAIPUR	Shri Satyajeet Rajan	Insurance Ombudsman	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Rajasthan	0141 – 2740363	oio.jaipur@ciains.co.in
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	oio.ernakulam@ciains.co.in
12.	KOLKATA	Shri Ajay Kumar	Insurance Ombudsman	Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.	West Bengal, Sikkim, Andaman & Nicobar Islands.	033 - 22124339 / 22124341	oio.kolkata@ciains.co.in
13.	LUCKNOW	Shri Ajay Kumar Sharma	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, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	0522 - 4002082 / 3500613	oio.lucknow@ciains.co.in
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	oio.mumbai@ciains.co.in

S.No.	Location	Name of Ombudsman	Designation	Office of the Insurance Ombudsman	Jurisdiction	Telephone Number	Email
15.	NOIDA	Ms Alka Jha	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, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	0120-2514252 / 2514253	oio.noida@cioins.co.in
16.	PATNA	Ms Neerja Kapur	Insurance Ombudsman	2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.	Bihar, Jharkhand.	0612-2547068	oio.patna@cioins.co.in
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	oio.pune@cioins.co.in
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	oio.thane@cioins.co.in

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

Information about Us

Kshema General Insurance Ltd.

Address: #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad – 500 016, Telangana, India

T: +91 040 2340 9918 | E: info@kshema.co | www.kshema.co.