

1. What is Kshema Home Insurance Policy?

Kshema Home insurance is a type of insurance policy that provides financial protection against damage to your home and belongings caused by specific risks, such as fire.

2. Who can take the Kshema Home Insurance Policy?

The owner/occupants of the property (dwelling and contents) with insurable interest can insure an asset.

3. Can I opt for any Add On Cover under the policy?

Yes, you can opt for Add on as listed below

1. Lightning
2. Explosion/Implosion
3. Aircraft Damage
4. Riot, Strike, Malicious Damage
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
6. Impact Damage
7. Subsidence and Landslide including Rockslide
8. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
9. Missile testing operations
10. Leakage from Automatic Sprinkler Installations
11. Bush fire
12. Loss of Rent and Additional Expense of Rent for Alternative Accommodation
13. Valuables Contents
14. Earthquake
15. Costs for removal of debris
16. Professional fees
17. Burglary

4. Do I need to pay any amount from my pocket at the time of claim?

Deductible is the part of the claim that is to be first paid by you, and we are liable to pay the remaining part of the claim.

5. How do I register a claim in Home Insurance policy?

If an accident occurs, you must promptly inform us by calling our 24-hour Customer Care on 1800 572 3013 or you can email us on customer.support@kshema.co, supply all required information and documentation, and adhere to the claims process detailed in your policy documents.

6. What is the maximum Policy Period Under Kshema Home Insurance Policy?

Kshema Home Insurance can be purchased for 1/5/10/15/20/25 years.

7. How do I get the premium quotation for Kshema Home Insurance Policy?

Based on the filled proposal form and information furnished, we will provide you with the premium quotation.

8. What if I sell the property during the Home Insurance policy period?

You can cancel the policy and take the premium back as per the policy wordings.

9. Why would I require Kshema Home Insurance Policy if I live in a rented property?

We have an option to cover the content of your home. You can opt for Home Content like Household appliances, jewellery, Furniture and Fixture, Personal items against fire and allied perils.

10. Is there any long term discount for this policy?

Yes, if you buy policy for more than 5 years, then we have the discounts as listed below.

Policy Duration	Discount(%)
5 to 10 years	10%
11 to 15 years	20%
16 to 20 years	30%
21 to 25 years	35%

11. Is my home insured if my wife uses a part of it (room) for conducting coaching classes?

No. Homes used for business purposes are not covered.

12. Is Free Look Period available under this policy?

No, Free Look Period is not available under this policy.

13. Is Grace Period available under this policy?

No, Grace Period is not available under this policy

14. Is there any provision to revise the Sum Insured during the policy?

Yes, Mid-term increase in sum insured shall be allowed on payment of additional premium on Pro Rata Basis.

15. How can I claim insurance?

You should immediately intimate the loss through the Kshema app or by email to customer.support@kshema.co.