

### 1. What is Kshema Group Personal Accident Policy?

Kshema Group Personal Accident Policy provides financial protection to members against accidental death, permanent total disability, permanent partial disability, and temporary total disability arising out of an accident. The benefit amount is paid as a lump sum or periodic benefit, as applicable, in accordance with the policy terms and conditions.

### 2. What does this Policy Cover?

Kshema Group Personal Accident Policy covers accidental death arising out of an accident.

### 3. What are the Optional Cover available?

- a. Permanent Total Disability
- b. Permanent Partial Disability
- c. Temporary Total Disability

### 4. What will be the minimum and maximum Policy term for this policy?

Minimum is 1 Day  
Maximum is 5 Years

### 5. What is the Entry Age Group?

Age Group at Entry for Adults – 18 years to 70 years  
Age Group at Entry for Children – 91 days to 25 years

### 6. What is the available Sum Insured under this Policy?

Minimum Sum Insured: Rs 5000  
Maximum Sum Insured: Rs 1 cr in multiples of 1000

### 7. What is the Cancellation procedure under this policy?

- We may cancel the policy only in cases of misrepresentation, non disclosure of material facts, or fraud, by giving 15 days' written notice, and no premium refund will be payable in such cases.
- You may cancel the policy at any time during the policy term by giving 7 days' written notice without assigning any reason, and premium will be refunded for the unexpired period on a pro rata basis, provided no claim has been made.

- For instalment based premiums, refunds will be on a pro rata basis, and for Annual or Multi Year policies paid in full, full refund will be made where risk has not started and pro rata refund where risk has started, after deducting multi year discounts and medical examination expenses.

### 8. How do I pay the Policy Premium?

Cash, Cheque, UPI, Wallets, Credit Cards, Debit Cards, Net Banking

### 9. Who can be covered under this Policy?

Insured Employee only or with any number of combinations among the below family members  
Spouse, Parents, Parents in laws, Dependent Children.

### 10. What to do in case of Claim?

If something happens, you must promptly inform us by calling our 24-hour Customer Care on 1800 572 3013 or you can email us on [healthclaims@kshema.co](mailto:healthclaims@kshema.co), [customer.support@kshema.co](mailto:customer.support@kshema.co) supply all required information and documentation, and adhere to the claims process detailed in your policy documents.