

1. Introduction

Your workforce is the backbone of your business, and ensuring their well-being reflects your commitment to their safety and security. Kshema Group Personal Accident Policy is designed to protect both you and your employees by offering financial support in the event of accidental injuries, disabilities, or untimely death during the course of employment. This policy acts as a safeguard, providing peace of mind to your team and their families when they need it most.

2. This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the Kshema Website www.kshema.co. You must read the policy document to know the insurance cover fully. You can get a copy of the Kshema Group Personal Accident Policy from Our branch or from Our website: www.kshema.co. For any legal interpretation, policy documents will hold.

3. Eligibility

Employer Employee Groups and Members of a recognized Entity or Society Group of People and their Dependents as mentioned in Policy Documents.

4. Coverages

Basic Cover = Death only

Insured has the option to select the coverage out of given Optional Covers:

Optional Covers = Permanent Total Disability, Permanent Partial Disability, Temporary Total Disability.

5. Sum Insured range

It started from Rs 5,000 – Rs 1,00,00,000 (multiples of 1,000). Sum Insured is on Individual basis. Every Individual have separate Sum Insured.

6. Family members covered

You can buy this policy as Multi Individual Policy for family members also but the proposer has to be the part of the group. Sum Insured will be separate for each family member.

Family Members are

- i) Spouse,
- ii) Parents,
- iii) Parents-in-laws

- iv) Dependent Children (i.e. natural or legally adopted) between the age of 3 months to 25 years.

7. Waiting Period

No waiting period will be applicable.

8. Policy Term/Period

Short Period Cover:

This policy can be issued for a period from 1 day to 364 days.

Long term Cover:

This policy can be issued for a period from 1 year up to 5 years.

9. Exclusions

- a. Natural Death
- b. Any Pre-Existing Disease or Injury or disability arising out of a Pre-Existing Diseases which is not direct cause of Accident.
- c. Suicide or attempted suicide, intentional self-inflicted Injury, acts of self-destruction
- d. Death or disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations
- e. Congenital diseases, defects or anomalies or in consequence thereof.
- f. Bacterial infections (except pyogenic infection which occurs through a cut or wound due to Accident).
- g. Medical or surgical treatment.
- h. Any change of Occupation after inception of the Policy without intimation to Us.
- i. Death or disablement arising or resulting from the Insured Person committing any breach of law, riot, crime or civil commotion with criminal intent.
- j. Death or disablement arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen.
- k. Death or disablement resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy
- l. Death or disablement caused by participation of the Insured Person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline
- m. Insured Persons whilst engaging in a speed contest or racing of any bungee jumping, parasailing, ballooning, etc.
- n. Insured Persons involved in naval, military or air force operations.

- o. Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities.
- p. Any claim arising after twelve calendar months from the date of the Accident.
- q. Animal bite/Snake Bite/Insect bite is not covered. Perils of the sea are excluded from the scope of the Policy.
- r. Death or disablement or Injury arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel

Please refer the Policy Documents for detail exclusions.

10. Policy Termination

The policy will terminate in the following scenarios:

1. Expiry of Policy Period
2. Non-renewal of the policy
3. Cancellation by the Insurer or Insured with due notice
4. Any kind of Fraud or Misrepresentation Upon your death
5. Payment of 100% of Sum Insured

11. Policy Cancellation

- A. We can cancel the policy only on the grounds of misrepresentation, non-disclosure of material facts, or fraud by the Policyholder/insured person, by providing 15 days' written notice. There will be no refund of premium for cancellations on these grounds.
- B. You can cancel the policy at any time during the term, by providing a written notice of 7 days to the Company. In case the Policyholder cancels the policy, he/she is not required to give reasons for cancellations.
- C. We shall refund the premium for the unexpired policy period as follows -
 1. Premium Received on Instalment Basis: Pro-Rata Basis, provided no claim has been made during the policy term.
 2. Full premium received at policy inception:
 - i. Annual Policy: Pro-Rata Basis provided no claim has been made during the policy term.
 - ii. Multi-Year Policy: For policy years where risk date has not started: Full premium will be refunded
- D. For policy years where risk has started, pro-rate refund will be provided, provided no claim has been made during the policy term.
- E. Refunds will be calculated excluding the multi-year policy discount and full multi-year discount provided during the issuance of the policy will be deducted from the calculated refund
- F. Expenses incurred by the company on medical examination will be deducted from the premium refunds.

12. Documents required for Claim

- a. Duly completed personal accident policy claim form
- b. Photo ID of Insured Person & Nominee (where applicable)
- c. Claim intimation or claim reference number
- d. Attested copies of KYC documents of Insured Person & Nominee (where applicable) - PAN card, ration card, voter ID, etc.
- e. Original discharge card / day care summary / transfer summary (where applicable).

- f. Attested copy of medico legal certificate copy / first information report copy / Panchnama (spot/inquest) (where applicable).
- g. Copies of consultation letters detailing the treatment taken immediately after Accident. (where applicable).
- h. Radiological investigation reports like X ray, CT scan, MRI etc with films supporting the diagnosis of Injury.
- i. Copies of medical documents towards treatment taken during disability period, including discharge summary of the Hospital (where applicable).
- j. Copy of indoor case papers with nursing sheet detailing medical history of the patient, treatment details and patient's progress. (where applicable).
- k. In Case of employer – employee relationship:
 - i. Employer certificate confirming the employee details, designation and sum insured (In case of unnamed policy).
 - ii. Total Head count of employee – designation or grade wise (In case of unnamed policy).
 - iii. Copy of Company Accident notification register (if accident happened in Office / factory / Plant).
 - iv. Bank account detail form stating bank name, branch name, MICR code, IFSC code, account number and account type - duly signed by Nominee along with personalised cancelled cheque i.e. name of account holder printed on it or copy of 1st page of pass book or bank account statement.

Please refer policy document for further details. For Optional Cover separate document is required which is mentioned in the policy documents.

13. Grievances

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.

Details of the Ombudsman will be there in the Policy Wordings.