

## 1. Product Introduction

Kshema Hospi DinDhan Suraksha (Retail) is a health insurance plan that provides fixed daily cash benefits during hospitalization. It helps cover extra expenses when you 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](http://www.kshema.co). You must read the policy document to know the insurance cover fully. You can get a copy of the Kshema Hospi DinDhan Suraksha (Retail) from Our branch or from Our website: [www.kshema.co](http://www.kshema.co).

For any legal interpretation, policy documents will hold.

## 3. Coverages

If You are hospitalized for disease/illness or accidental Injury, a fixed daily cash benefit as per the Sum Insured will be paid for each completed 24-hour stay.

## 4. Optional Cover

Optional cover available under this Policy are listed below

- i. Intensive Care Unit (ICU) HospiCash
- ii. Accidental HospiCash
- iii. Maternity HospiCash

## 5. Deductible

A deductible for one day will be applicable for each claim except Maternity HospiCash

## 6. Sum Insured under Optional Cover

- a. Intensive Care Unit (ICU) HospiCash – The sum insured will remain unchanged (same as that of the base cover), but the Daily HospiCash benefit will be twice the amount provided for HospiCash Cover.
- b. Accidental HospiCash - The sum insured will remain unchanged (same as that of the base cover), but the Daily HospiCash benefit will be twice the amount provided for HospiCash Cover.

- a. Maternity HospiCash – Sum insured will remain same as that of the HospiCash Cover but it will given to 5 days only.

## 7. Up to how much the Sum Insured can be opted

Min Sum Insured is Rs 100 and Max Sum Insured is Rs 20,000 per day for up to 10 days/ 20 days/ 30 days/ 40 days depends on the selection of Insured.

## 8. Policy Type

It is a multi Individual policy with having different Sum Insured for each individual.

It is not a Family Floater policy.

## 9. Policy Period

- Minimum Policy Term – 1 year
- Maximum Policy Term – 3 years

## 10. Eligibility Criteria

Insured age should be 91 days to 55 years.

## 11. Exclusions

- i. We will not pay for claim less than 24 hours of Hospitalization.
- ii. No Day Care Treatment shall be covered under this Benefit.
- iii. Waiting Period (Pre Existing Disease, Specific Disease/Medical Procedure Waiting Period, First Thirty Days Waiting Period)
- iv. Investigation & Evaluation
- v. Rest Cure, Rehabilitation and Respite Care
- vi. Obesity/ Weight Control
- vii. Change-of-Gender Treatments
- viii. Cosmetics or Plastic Surgery
- ix. Hazardous or Adventure Sports
- x. Breach of Law
- xi. Treatments in Health Hydros, Nature clinic, spas or clinical establishments.

- xii. Refractive error.
- xiii. Unproven Treatments
- xiv. Hospitalization required for Sterility and Infertility
- xv. Maternity
- xvi. Circumstantial Exclusion
- xvii. Behavioural Exclusions
- xviii. Medical Exclusions

For more detail regarding exclusion please refer to the policy wordings

## 12. Claim Procedure

For any claim related query, intimation of claim and submission of claim related documents, you may contact the company through:

- i. Website: [www.Kshema.co](http://www.Kshema.co)
- ii. Toll Free: 1800 572 3013
- iii. E-mail: [customer.support@kshema.co](mailto:customer.support@kshema.co)
- iv. Courier: #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad – 500 016, Telangana, India

## 13. How can I pay my policy premium?

You can pay your policy premium through debit & credit card issued by your bank, internet banking, wallet/cash card, EMI, UPI (GPay, PhonePe, Paytm, etc.), QR code.

## 14. Basic documents required at the time of claim

- a. Duly filled claim form
- b. Photo ID and Age proof
- c. Self attested copy of discharge card/day care summary/transfer summary
- d. Self attested copy of the final bill
- e. Self attested copy of the invoice and payment receipt.
- f. Self attested copy of previous consultation papers indicating history and treatment details for current ailment.

- g. Self attested copy of all diagnostic reports (including imaging and laboratory) along with the medical prescription & copy of invoice / bill and receipt from the diagnostic center.
- h. Self attested copy of MLC / FIR copy – in Accidental cases only
- i. Self attested copy of death summary & death certificate (in death claims only)
- j. Any other support requisitioned by the claims department
- k. KYC documents

If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.

## 15. Grievance

If You have a 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 or grievance, You may contact the Policy issuing office or email Us at [customer.support@kshema.co](mailto:customer.support@kshema.co) or through Kshema Application or write to Us at Grievance Redressal Officer, Kshema General Insurance Limited, Regd. Office:# 413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016.
2. If You are not satisfied with the resolution provided, You may escalate to our Nodal Desk E-mail [gro@kshema.co](mailto:gro@kshema.co) or can write to us at the sub section "Grievance Redressal" on our website [www.kshema.co](http://www.kshema.co) (Customer Support section)
3. In case Your complaint is not fully addressed by Us, you may use the Bima Bharosa, a Grievance Redressal Portal of IRDAI (Bima Bharosa) for escalating the complaint to IRDAI. Through Bima Bharosa You can register Your complaint online and track its status. For registration, please visit Website <https://bimabharosa.irdai.gov.in/>
4. If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance at <https://www.cioins.co.in>.

This document serves solely as a prospectus and is intended for informational purposes only. For comprehensive details, terms, conditions, exclusions, and coverage specifics, please refer to the official policy wordings provided with your insurance contract.