

**Kshema Individual Personal Accident Policy**

**Customer Information Sheet**

This document provides only key information about your policy.  
Please refer to the policy document for detail terms and conditions.

Sl No	TITLE	DESCRIPTION	Refer to Policy Clause No. Section No.
1)	Product Name	Kshema Individual Personal Accident Policy	1
2)	Policy Number		
3)	Type of Insurance Product/Policy	Benefit basis: We will pay the fixed benefit amount for Plan A = Accidental Death Plan B = Death + Permanent Total Disability + Permanent Partial Disability Plan C = Accidental Death + Permanent Partial Disability, Permanent Total Disability + Temporary Total Disability	3
4)	Sum Insured	The minimum sum insured available is Rs. 5000 and maximum limit is Rs. 1 Crore. (in multiples of Rs 1000)	
5)	Policy Coverage (What the policy covers?)	Accidental Death, Permanent Partial Disability, Permanent Total Disability, Temporary Total Disability.	3
6)	What are the major exclusion in the policy	We will not be liable to make any payments under this policy in respect of: (i) Any claim for death or disability directly or indirectly due to War. (ii) Any claim for death or disability a. from intentional self-injury. b. whilst under the influence of intoxication. c. whilst engaging in aviation or ballooning d. any breach of law with criminal intent. (iii) Participation in Hazardous Sports. (iv) Any consequential loss arising from: A. Ionizing radiation B. Nuclear weapons material C. Radioactive material. D. Nuclear, chemical and biological terrorism. *For Detailed Exclusion please refer to the Policy Wordings.	4
7)	Waiting Period	No Waiting Period	

8)	<b>Financial Limits of Coverage</b>	<p>Deductible – 1 week in case of Temporary Total Disablement</p> <p>a. Accidental Death – 100 % of Sum Insured shall be payable.                      b. Permanent Total Disability - % as mentioned in the table of benefits.                      c. Permanent Partial Disability - % as mentioned in the table of benefits                      d. Temporary Total Disability - % as mentioned in the table of benefits</p> <p>Depends on the plan what insured selected.</p>	3
9)	<b>Claims/Claims Procedure</b>	<p>Basic Documents:</p> <ul style="list-style-type: none"> <li>• Duly completed claim form.</li> <li>• Your Photo Identity Proof</li> <li>• Copy of FIR/ Chargesheet and Final Report/ Panchnama /Police Inquest.</li> <li>• Copy of Medico Legal Certificate.</li> <li>• Any other relevant document required by us for assessment of the claim.,</li> <li>• Specific documents are required for different sections of coverages as mentioned in the policy wordings.</li> <li>• TAT for Claim Settlement will be 15 days from receiving the last document.</li> <li>• Disability Certificate from the competent authority.</li> </ul> <p>*For detailed Basic Documents please refer to the Policy Wordings</p>	5
10)	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>Details of designated company officials to be contacted in time of claim :</p> <ul style="list-style-type: none"> <li>• Customer can call our customer services Executive @1800 572 3013 or mail to <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> or directly walk-in to any of our offices and can get your claim registered with us.</li> </ul> <p>Settlement Advice together with discharge voucher is sent within 7 days from the date of receipt of all documents</p> <ol style="list-style-type: none"> <li>1. Toll free / IVRS number of the insurer : Toll free No.1800 572 3013</li> <li>2. Website / Email : <a href="https://kshema.co/">https://kshema.co/</a> OR <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a></li> <li>3. Courier : #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad – 500 016, Telangana, India</li> </ol>	8
11)	<b>Grievance Redressal and Policyholders Protection</b>	<p>The protection of policyholders' interests is a fundamental aspect of the insurance industry aimed at safeguarding the rights and ensuring fair treatment of individuals or entities holding insurance policies. Various regulatory frameworks, guidelines, and industry practices are in place to uphold the interests of policyholders in order to ensure Transparency &amp; disclosures, Fair treatment, Compliance with regulations, Privacy and data protection, Prompt claims settlement, Grievance Redressal Mechanisms etc</p> <hr/> <p>Details of Grievance Redressal Officer of us: Chief Grievance Officer at mail to: <a href="mailto:gro@kshema.co">gro@kshema.co</a></p> <hr/> <p>Bima Bharosa Portal: <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <hr/> <p>Ombudsman: <a href="https://www.cioins.co.in.">https://www.cioins.co.in.</a></p> <hr/> <p>Toll free No.1800 572 3013 or email us at <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a></p>	9

Contact details of Insurance Ombudsman Offices in India:

S.No	State name	City	Phone number	Mail ID
1	Gujarat	Ahmedabad	079 - 25501201/02	oio.ahmedabad@cioins.co.in
2	Karnataka	Bengaluru	080 - 26652048 / 26652049	oio.bengaluru@cioins.co.in
3	Madhya Pradesh	Bhopal	0755 - 2769201 / 2769202 / 2769203	oio.bhopal@cioins.co.in
4	Orissa	Bhubaneswar	0674 - 2596461 / 2596455/2596429/2596003	oio.bhubaneswar@cioins.co.in
5		Chandigarh	0172-2706468	oio.chandigarh@cioins.co.in
6	Tamil Nadu	Chennai	044 - 24333668 / 24333678	oio.chennai@cioins.co.in
7		Delhi	011 - 46013992/23213504/23232481	oio.delhi@cioins.co.in
8	Assam	Guwahati	0361 - 2632204 / 2602205 / 2631307	oio.guwahati@cioins.co.in
9	Telangana	Hyderabad	040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325	oio.hyderabad@cioins.co.in
10	Rajasthan	Jaipur	0141- 2740363	oio.jaipur@cioins.co.in
11	Kerala	Kochi	0484 - 2358759	oio.ernakulam@cioins.co.in
12	West Bengal	Kolkata	033 - 22124339 / 22124341	oio.kolkata@cioins.co.in
13	Uttar Pradesh	Lucknow	0522 - 4002082 / 3500613	oio.lucknow@cioins.co.in
14	Maharashtra	Mumbai	022 - 69038800/27/29/31/32/33	oio.mumbai@cioins.co.in.
15	Uttar Pradesh	Noida	0120-4027589	oio.noida@cioins.co.in
16	Bihar	Patna	0612-2547068	oio.patna@cioins.co.in
17	Maharashtra	Pune	020-24471175	oio.pune@cioins.co.in
18	Maharashtra	Thane	022-20812868/69	oio.thane@cioins.co.in

12) Things to Remember

- **Free Look Cancellation** - You are allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the Policy, and to return the same if not acceptable.
- **Policy renewal:** Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.
- **Cancellation Clause**
  1. You can cancel the policy at any time during the term, by informing Us. In case You cancels the policy You are not required to give reasons for cancellations.
  2. We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.
  3. We shall –
    - a. Refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
    - b. Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
    - c. In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances.

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13) Obligations of Prospective Policyholder / Customer

To disclose all material information at time of filling the proposal form:  
 You are at an obligation to disclose all material information in the Proposal form.  
 In the event of Misrepresentation, Mis-description or non-disclosure of any material fact by you, the Policy shall be void.  
 In case of any change / modification / addition to the already declared information the same shall be brought to the notice to us immediately

Non-disclosure of material information may affect the claim settlement.

	<p>Disclosure of other material information during the policy period:</p> <p>You can contact our Customer Services over phone at the Toll-free No.1800 572 3013 or write to us at <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> to intimate any change to the material information affecting the policy</p>	
	<p>Insured to specify the material information:</p> <ol style="list-style-type: none"> <li>1. Complete personal details: Age, date of birth, occupation, address</li> <li>2. Intermediary details</li> <li>3. Coverage Limits: The maximum amount the insurance company will pay for claims.</li> </ol>	

**Declaration by the Policyholder**

I have read the above and confirm having noted the details.

Place:

Date:

**(Signature of the Policyholder)**

**Note:**

1. You may go through the policy related documents including CIS on our website at <https://kshema.co/>
2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.