

1. Who can buy this Policy?

Anyone can take this Policy with minimum entry age of 18 years and maximum entry age of at least 70 years.

2. What does this Policy cover?

This Policy Covers

Insured have the choice to select the various options as Base Coverages

Plan A = Death only

Plan B = Death + Permanent Total Disability + Permanent Partial Disability

Plan C = Death + Permanent Total Disability + Permanent Partial Disability + Temporary Total Disability

3. Does the Kshema Individual Personal Accident Policy cover natural death or death due to some illness/disease?

No, Kshema Individual Personal Accident Policy only covers death occurring due to accidents or accidental injuries.

4. What is the Sum Insured range available in this Product?

Minimum Sum Insured available is Rs 5000 and maximum Sum Insured available is Rs 1 crore (in multiples of Rs 1000)

5. What will be the impact in my Sum Insured if I didn't make any claim in my Policy Year?

Base Sum insured will increase by 5% for every claim free year subject to a maximum 50% of the Sum insured.

6. What are the General Exclusions under this Policy?

We will not be liable to make any payments under this policy in respect of:

- i. Any claim due to War, acts of foreign enemies.
- ii. Any claim for death or disability
 - a. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide.

- b. whilst under the influence of intoxicating liquor or drugs
- c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world.
- d. Committing any breach of law with criminal intent.
- iv. Any claim for death or disability from hazardous Sports.
- v. Any claim resulting or arising from or any consequential loss
- vi. Ionizing radiation or contamination by radioactivity
- vii. Nuclear weapons material
- viii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- ix. Nuclear, chemical and biological terrorism
- x. Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

7. What is Free look Period ?

The 30-day Free Look Period applies only to new policies, allowing cancellation with a refund after deducting medical, stamp duty, and proportionate risk premium if no claims are made.

8. Who all can be the dependents under this Policy?

- Self
- Self + Spouse
- Self + Spouse + Dependent Children
- Self + Dependent Children

9. Is it Individual Policy or Family Floater Policy?

It is a multi Individual policy with having different Sum Insured for each individual.
It is not a Family Floater policy.

10. What to do in case of Claim?

- i. Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.
- ii. Submit all the necessary documents are described in the Policy Wordings.

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

- a. Website: www.Kshema.co
- b. Toll Free: 1800 572 3013
- c. E-mail: customer.support@kshema.co
- d. Courier: #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad – 500 016, Telangana, India

TABLE OF BENEFIT

Name	Kshema Individual Personal Accident Policy
Product Type	Individual / Multi Individual
Category of Cover	Benefit basis
Sum insured	On Individual basis
Policy Period	1 year
Base covers	Plan A = Death only Plan B = Death + Permanent Total Disability + Permanent Partial Disability Plan C = Death + Permanent Total Disability + Permanent Partial Disability + Temporary Total Disability
Optional covers	No Optional cover available
Cumulative bonus	Sum insured (excluding CB) shall be increased by 5% in respect of each claim free policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured.

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.