

Kshema Compulsory Personal Accident Policy

Prospectus

1. Introduction

Kshema Compulsory Personal Accident Policy is available to provide for payment of compensation in the event of sustaining injury, disablement or death arising out of Accident.

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 Compulsory Personal Accident Policy from Our branch or from Our website: www.kshema.co. For any legal interpretation, policy documents will hold.

3. Eligibility

Any owner cum driver of any Motor vehicle can take this Policy.

4. This Policy Covers

- a. Death
- b. Permanent Total Disablement
- c. Permanent Partial Disablement

5. Scale of Compensation

S.No.	Nature of injury	Scale of Compensation %
1.	Death	100% of CSI
2.	Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100% of CSI
3.	Loss of one limb or sight of one eye	50% of CSI
4.	Permanent total disablement from injuries other than named above resulting in total 100% disability	100% of CSI

6. Sum Insured

Personal Accident Cover for Owner-Driver. Personal Accident Cover for the owner/driver for an amount up to Rs. 15 lakh which covers accidental death and total disability of the owner/driver.

Note: If you already have Personal Accident coverage of Sum Insured less than 15 lakhs for "Death and Permanent Disablement", coverage for the balance amount can be taken under the policy.

7. Waiting Period

No waiting period will be applicable for this Policy

8. No Claim Bonus

There is no provision of No-Claim Bonus for this policy.

9. Policy Period

Policy Period for this policy shall be One Year.

10. General Exclusions

Any loss/damage will not be covered if caused by the following:

- 1) Non-Compliance of 64VB of Insurance Act
- 2) Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area as mentioned in Policy.
- 3) Any claim arising out of any contractual liability.
- 4) Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle involved in the accident herein is
 - a. Limitations as to Use clause of the vehicle involved in the accident'. Or
 - b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
- 5) Intentional self-injury suicide or attempted suicide physical defect or infirmity or
- 6) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- 7) The Private Vehicles used for Hire or Reward at the time of accident, Other than Commercial Vehicles.
- 8) Any liability arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste
- 9) Any accidental loss or damage arising from nuclear weapons material.
- 10) Any accidental loss arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations.
- 11) For more Detail Exclusions go through the Policy Documents.

11. Free-Look Period

There is a no provision of Free-Look Period for this policy.

12. In which scenarios Policy stand Cancelled

- a. Once a death claim has been accepted and paid under this Policy or
- b. In the event of your death due to any reason not covered under this Policy.
- c. Upon the risk period completion.

13. Claims Process

Intimation of the loss: In case of a claim, we request you to register a claim by contacting our Customer Service No.:1800 572 3013. You can, alternatively, also register a claim by email on: customer.support@kshema.co

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Please keep below details handy at the time of registering claims as this information will help us serve you faster.

Policy Number, Location of Accident, Date and Time of Accident & Contact Number of the Insured/Caller.

Following information needs to be furnished by you while intimating a claim:

- Your Contact Numbers
- Policy Number
- Name of Insured person
- Date & Time of accident
- Location of Loss
- Brief description on how the accident took place

Place & contact details of the Insured Person (in case person intimating the claim is other than the insured person Below mentioned additional documents required to process Personal Accident claims.

- Police First Information Report /Police final charge sheet (If third-party property/vehicle involved)
- Medical Report
- Postmortem
- Death Certificate if required
- Nominee Address and ID proof
- Succession Certificate (Nominee not mentioned in the policy/Passed away)
- Nominee Bank Account details (Duly signed Bank mandate and Cancelled CTS Cheque)

14. Basic Documents required after Claim

The following Basic Claim documents must be submitted by the insured.

- Claim Form
- Copy of Registration Certificate
- Permit/Fitness as applicable for commercial vehicles
- Charge sheet, Postmortem report/inquest Pachamama
- Copy of Driving License
- FIR in case of Injury/Death Case
- Death certificate if required
- Medical Documents and certificate from Competent Authority for disability.
- Legal Heir Certificate if applicable.

15. Grace Period

There is no Provision of Grace period for this policy.

16. Grievances

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with Our Grievance Redressal Officer.

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

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UIN: IRDAN162RPMT0014V01202425

Contact us – 1800 572 3013

Email us - <https://kshema.co/grievance-redressal> and gro@kshema.co

Company Website – www.kshema.co

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.

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>.

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

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