

# Kshema Compulsory Personal Accident Policy

## FAQ

### 1. How can I apply for the insurance?

You can apply through Kshema website/Kshema app from your registered mobile number

### 2. How do I download Kshema app?

If you are using an Android mobile phone, go to the Play Store, type “Kshema app”, select and download to install. Register on the app.

### 3. What is Kshema Compulsory Personal Accident Policy?

A Kshema Compulsory Personal Accident (CPA) policy is a mandatory insurance policy for the owner-driver of a motor vehicle. It provides financial compensation in the event of:

- Death
- Permanent total disability
- Permanent partial disability

### 4. Why should I have a Kshema Compulsory Personal Accident Policy?

Kshema Compulsory Personal Accident Policy offer financial assistance if you experience death, injury, or disability due to an accident. With Kshema Compulsory Personal Accident Policy, you can maintain financial security even after an unexpected event.

### 5. Does the Kshema Compulsory Personal Accident Policy cover death?

Yes, it does. If you experience an accidental death, your dependents will receive the sum insured amount.

### 6. What does the purpose of a Kshema Compulsory Personal Accident Policy Cover in motor insurance?

A Kshema Compulsory Personal Accident Policy Cover financially protects the owner-driver if they experience accidental injury or death while driving the insured vehicle.

### 7. Who is covered by the Kshema Compulsory Personal Accident Policy?

This policy generally covers only the owner-driver of the insured vehicle. It may not extend coverage to other passengers or drivers.

### 8. What should I do in case of an accident to make a claim under the Kshema Compulsory Personal Accident Policy?

If an accident occurs, you must promptly inform us by calling our 24-hour Customer Care on 1800 572 3013 or you can email us on [customer.support@kshema.co](mailto:customer.support@kshema.co), supply all required information and documentation, and adhere to the claims process detailed in your policy documents.

### 9. What is the maximum sum insured under this policy?

Maximum sum insured Rs 15,00,000 in case of death due to accidental injuries and up to 15,00,000 max caps in case of permanent disability.

### 10. What is the policy duration?

Coverage under the policy is available for 1 year.

**11. Is there any Free-Look Period for this policy?**

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

**12. Is there any Provision of No-Claim Bonus for this policy?**

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

**13. Is there any Provision of deductible for this policy?**

There is No deductible applicable under this product.

**14. What is the age limit of this policy?**

There is no any age limit for this policy.

**15. What to do in case of Claim?**

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**16. 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. Please note, we do not accept payment through any club card or diners' card.