

Kshema Compulsory Personal Accident Policy

Prospectus

1. What is Covered?

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. We undertake to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured, caused by violent accidental external and visible means:

- a) Death - 100%
- b) Loss of two limbs or sight of two eyes or one limb and sight of one eye - 100%
- c) Loss of one limb or sight of one eye - 50%
- d) Permanent total disablement from injuries other than named above - 100%

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.

2. What is the policy duration?

Coverage under the policy is available for 1 year.

3. What is not covered?

Any loss/damage along with damage to your vehicle will not be covered if caused by the following:

- a) Non-Compliance of 64VB of Insurance Act, as amended from time to time.
- b) Accidental loss/damage/liability sustained outside the specified geographical area.
- c) Any claim arising out of any contractual liability.
- d) Use of the vehicle is not in-line with the commonly stipulated "Limitations as to Use".
- e) The vehicle was being driven by someone who isn't the owner.
- f) Liability directly or indirectly caused by radioactive contamination or nuclear weapons.
- g) Loss, damage and/or liability caused by war, invasion and other warlike operations.

4. What all are to be followed during Claims procedure?

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

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:

Kshema Compulsory Personal Accident Policy**UIN: IRDAN162RPMT0014V01202425**

- 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
- 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)

5. What is the Policy Period for this Policy?

Policy Period for this policy shall be one Year.

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

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

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

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

8. Is there any availability of Grace Period for this policy?

There is no Provision of Grace period for this policy.