

# Kshema Compulsory Personal Accident Policy

## Customer Information Sheet

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1.	Product Name	Kshema Compulsory Personal Accident Policy	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN162RPMT0014V01202425	
3.	Structure	<b>Benefit basis:</b> Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event like Death, Permanent total disability as per policy Schedule coverage.	Section II
4.	Interests Insured	A Person who is the Owner-Driver of the motor vehicle and holds a valid and effective driving license.	Section II
5.	Sum Insured / Motor Insured Declared Value Scope	<b>Individual Basis:</b> 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 as per the schedule in the policy.	Section II
6.		Personal Accident Cover for 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 your vehicle or any other vehicle owned by you whilst driving or mounting into/dismounting from his/her vehicle or whilst traveling in it as a co-driver, caused by violent accidental external and visible	

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## Policy Coverage

means which independent of any other cause shall within six calendar months of such injury result in:

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

## Section II

Always provided that:

- Benefit shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and our total liability should not in the aggregate exceed the sum of ` 15 lakhs during any one period of insurance.
- In case bodily injury / death is sustained by the owner-driver in a vehicle owned by you (and not in vehicle insured by us), you should be required to furnish requisite proof of legal ownership of such other vehicle during the period of such accident, including submission of relevant documents as required by us.
- Such benefit shall be payable directly to you or to your legal representatives whose receipt shall be the full discharge in respect of the injury to you.
- This cover is subject to
  - You under this policy being the registered owner of the vehicle involved in the accident.
  - The driver of the vehicle involved in the accident holds a valid and effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

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		c. You under this policy holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.	
7.	<b>Add-on Cover</b>	There are No add-ons available under this product.	
8.	<b>Loss Participation</b>	There is No deductible applicable under this product.	
9.	<b>Exclusions</b>	<p>We will not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> <li>1. Non-Compliance of 64VB of Insurance Act, as amended from time to time.</li> <li>2. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area other than India, Bhutan, Bangladesh, Maldives, Nepal, Pakistan, and Sri Lanka.</li> <li>3. Any claim arising out of any contractual liability.</li> <li>4. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle involved in the accident herein is <ol style="list-style-type: none"> <li>a. Being used otherwise than in accordance with the 'Limitations as to Use clause of the vehicle involved in the accident'. Or</li> <li>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.</li> </ol> </li> <li>5. No benefit shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to <ol style="list-style-type: none"> <li>a. Intentional self-injury suicide or attempted suicide</li> <li>b. physical defect or infirmity or</li> <li>c. An accident happening whilst such person is under the influence of intoxicating liquor or drugs.</li> </ol> </li> <li>6. The Private Vehicles is used for hire or reward at the time of accident, other than commercial vehicles.</li> <li>7. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.</li> </ol>	Section III

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		<p>8. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>9. Any accidental loss damage and / or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</p>	
10.	<b>Special Conditions and Warranties (if any)</b>	<p>No sub-limit. No Co-payment.</p> <p><b>Cancellation Clause:</b></p> <p>You can cancel the policy at any time during the term, by informing us. In case you cancel the policy, you are not required to give reasons for the cancellation.</p> <p>We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.</p> <p>Under no circumstances will the Company cancel statutory Motor Third Party Liability insurance, or any other compulsory insurance mandated by law except in case of double insurance or total loss.</p> <p>We will –</p> <p>Refund proportionate 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.</p> <p>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.</p> <p>In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances. In case of policy term is more than 1 year, the premium for the year where risk has commenced will not be refunded and the premium for unexpired period shall be refunded in full.</p>	Section IV
		Customer can call our customer services Executive @1800 572 3013 or mail	

11.	<b>Admissibility of Claim</b>	<p>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.</p> <p>Surveyor / In house Loss Assessor shall reach the place of survey within 6 hours of intimation of claim in case of Local Surveys and within 24 hours for Outstations.</p> <p>Settlement Advice together with discharge voucher is sent within 7 days from the date of receipt of all documents.</p> <p>We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to you</p> <p>The following basic Claim documents have to be submitted by the insured.</p> <p>Basic Documents:</p> <p>Motor Claim Form</p> <p>Copy of Registration Certificate</p> <p>Copy of Driving License</p> <p>FIR in case of TP Injury/Death Case</p> <p>Calculation-</p> <p>Sum Insured – 15 lakhs (for Personal Accident for Owner Driver)</p> <p>Accident happened resulted in Death.</p> <p>Claim Payable = 15 lakhs.</p>	Section IV
12.	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>Toll free / IVRS number of the Insurer: Toll free No.1800 572 3013</p> <p>Website / Email: <a href="http://www.kshema.co">Visit www.kshema.co</a> OR <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a></p> <p>Details of designated company officials to be contacted in time of claim:</p> <p>You 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.</p> <p>You or someone claiming on behalf must inform us in writing immediately and in any event within 30 days.</p> <p>Details of procedure to be followed for cashless service (In case of Motor Insurance) as well as for reimbursement of claim:</p> <p>Policyholder or the claimant, as applicable, is required to intimate the insurer, about the happening of a claim under the insurance policy, at the earliest possible time either in person or through:</p>	Section IV

		<p>Online mode distribution channel authorized call centre of the insurer any other mode as may be specified in the policy document.</p> <p>No claim shall be rejected or closed for want of documents or for delayed intimation of claim.</p> <p>Benefit based Policies: On occurrence of the insured event, the policyholders can claim from all Insurers under all policies.</p> <p>Claim intimation received by the insurers shall be processed and settled within timelines specified.</p> <p>In case the claim is not settled within the specified timelines, then the claimant is entitled for interest at bank rate plus 2 percent from the date of receipt of intimation to till the date of payment. Such interest shall be paid by the insurers Suo-moto.</p>	
13.	<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> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, you can address Your grievance as follows:</p> <p>For resolution of any query or grievance, You may contact the Policy issuing office or email Us at <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> or through Kshema Application or write to Us at Grievance Redressal Officer, KSHEMA GENERAL INSURANCE LIMITED, Regd. Office #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016.</p> <p>If You are not satisfied with the resolution provided, you may escalate to our Nodal Desk E-mail <a href="mailto:gro@kshema.co">gro@kshema.co</a> or raise the grievance through our website at <a href="https://kshema.co/grievance-redressal/">https://kshema.co/grievance-redressal/</a></p> <p>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. Through Bima Bharosa You can register Your complaint online and</p>	Section V



		<p>track its status. For registration, please visit Website <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance at <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>	
14.	<b>Obligations of the Policyholder</b>	<p>You are at an obligation to disclose all material information in the Proposal form.</p> <p>We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to you.</p> <p>Insured is at 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 the Insured, the Policy shall be void.</p> <p>In case of any change / modification / addition to the already declared information the same shall be brought to the notice to us immediately.</p> <p>Non-disclosure of material information may affect the claim settlement.</p> <p><b>Disclosure of other material information during the policy period:</b></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><b>Insured to specify the material information:</b></p> <p>Complete personal details: Age, date of birth, occupation, address</p> <p>Vehicle details: All the details that are there in the proposal form regarding your vehicle.</p> <p>Intermediary details</p> <p>Risk Details:</p> <p>Coverage Type</p> <p>Coverage Limits</p> <p>Claims History / Previous Insurance details: Details of any past insurance claims made for the vehicle or by you.</p>	Section IV

**Declaration by the Policyholder:**

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

**Place:**

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**UIN: IRDAN162RPMT0014V01202425**

**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.

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