

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 the 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 are the documents required to apply for this policy?

The required documents are RC copy, KYC details (Pan-card/Aadhar), Nominee details in case of CPA. Chassis Imprint on days newspaper/Geotag images in case of Break-in policy.

4. What are the various types of insurance policies?

There are two type of insurance policies - comprehensive and liability only policy.

5. What all are the Coverages?

- I. Liability to third parties: Death of or bodily injury to any person so far as it is necessary to meet the requirements of Motor Vehicles Act.
- II. Liability to third parties: Damage to any property other than property belonging to the Insured or held in trust or in the custody or control of the Insured up to the limit specified in the Schedule.
- III. Personal Accident Cover for Owner-Driver.

6. Is an insurance policy mandatory?

Yes, the Motor Vehicle Act states that every motor vehicle plying on the road has to be insured, with a Liability Only policy at the very least.

7. What are the benefits of buying insurance online?

No paperwork and physical documentation are required, and you will get instant policy.

8. What is the procedure to transfer my insurance?

You need to approach us, with supporting documents for transfer of insurance. Supporting documents would include sale deed/form 29/30/NOC of seller.

9. What is the Sum insured?

For motor liability section of the policy, there will be no "Sum-Insured".

For personal accident cover for owner-driver, there will be "Sum-Insured" of 15 Lakhs.

10. Can I cancel my policy?

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.

11. How can I claim insurance?

You should immediately intimate the loss through the Kshema app or by email to customer.support@kshema.co.

12. Which document or proofs insured has to submit for claim?

- Death Certificate in respect of the insured
- Proof of title to the vehicle
- Original Policy
- Motor Claim Form
- Copy of Registration Certificate
- Copy of Driving License/Permit/Fitness/Taxes (as applicable)
- All Police papers in case of TP Injury/Death Case
- Date and Time of Accident

13. When do I pay the premium?

You must pay premium in advance. The insurance cover begins only after We receive Your premium.

14. For how long does the Kshema Goods Carrying Vehicle liability policy cover?

The Policy period for this policy is one-year.

15. How can I obtain this Policy?

You can contact Kshema agent or our customer support or our company's website for information on this product including whether it is available online, call our call centre or contact our office.