

Kshema Group Personal Accident Policy

Proposal Form

INSTRUCTIONS FOR FILLING UP THE FORM:

1. Please answer all questions in BLOCK letters
2. The Liability of the Company does not commence until this Proposal has been accepted by the Company and premium has been received by company.
3. This Proposal will be the basis of the policy that we will issue to you. It is therefore essential that you provide all the information in this Proposal FULLY AND ACCURATELY. The decision as to acceptance of the risk or the terms upon which it should be accepted shall be at the sole discretion of the Company.

INTERMEDIARY DETAILS

For Office Use Only

Intermediary Code: Intermediary Name:

Intermediary Aadhar No: PAN No:

Intermediary Email: Intermediary Contact No.:

Approved By: Business Vertical:

Date: RM Name: RM Code:

PROPOSER DETAILS

Name of Proposer:

Proposer Address:

Area: Landmark:

Village: City: District:

Tehsil: State: Pin-code:

PAN No: Contact No: Email Id:

Nature of Business: Product Manufactured/Services Offered:

Sister Organization if any (Details):

Name of Organization: Mailing Address:

Contact Person: Contact No:

Designation:

BANK ACCOUNT DETAILS

Name of the Bank Account Holder	IFSC Code	MICR Code	Name of Bank	Bank Account No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Account: I wish:

Branch:

Any refund due on the premium payment / any payment/claims will be directly credited to my aforesaid Bank Account.*
*As per the IRDAI, it is mandatory that all payments made to the insured only through electronic mode.

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RISK DETAILS

Period of Insurance: Number of persons to be insured:

From: Hrs of: AM: PM: To: Midnight of AM: PM:

Principal Sum Insured: Details of Persons to be Insured (Annexure to be attached):

Provide the details of the insured in the following format:

COVERAGE DETAILS

Sr. No.	Member's Unique ID	Name of the Proposed Insured	Relationship with Member/Insured	Date of Birth	Age

Sr. No.	Member's Unique ID	Occupation (if any)	Base Cover Opted	Sum Insured Opted	Add On Opted	Any Pre-Existing Disease / Injury / disability

Note: Please use additional sheets if space is not sufficient to complete details

Do you want to cover the Employees / Members Family (Multi-Individual Policy) Yes: No:

FAMILY MEMBERS (MULTI-INDIVIDUAL) DETAILS

Sr. No.	Member's Unique ID	Name of the Proposed Insured	Relationship with Member/Insured	Date of Birth	Age

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Sr. No.	Member's Unique ID	Occupation (if any)	Base Cover Opted	Sum Insured Opted	Add On Opted	Any Pre-Existing Disease / Injury / disability

NOMINEE DETAILS

Sr. No.	Members Unique ID	Name of the Nominee	Relationship with Nominee	Address of the Nominee	Contact no. of Nominee

APPOINTEE DETAILS (if nominee is a minor)

Sr. No.	Members Unique ID	Name of Appointee	Relationship with Appointee	Address of the Appointee

Note: Please use additional sheets if space is not sufficient to complete details

PREVIOUS POLICY DETAILS

Name of the Insurer	Policy No.	Policy Period	No. of Employees Covered	Total Premium (Rs.)	Total amount of claims (paid + outstanding)

I/We hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answer and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.

Place: Date:

D	D	M	M	Y	Y	Y	Y
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Proposer Name:

Designation:

Proposer's Signature

DECLARATION (Please read carefully before signing)

1. That the statements, answers, and particulars provided above are true and complete to the best of my/our knowledge, and that I am/we are duly authorized to propose on behalf of all persons to be insured.
2. That the relevant documentation and product information have been read and understood, including the features and benefits, and the decision to purchase this product is made voluntarily.
3. That the information provided shall form the basis of the insurance policy, and coverage shall commence only upon full payment of the premium.
4. That any changes in occupation or general health occurring after submission of this proposal but before acceptance of risk by the Company shall be notified in writing.
5. That any misstatement, suppression, or non-disclosure of material information, or failure to notify the Company of any material change, may entitle the Company to repudiate any claim or declare the policy void.
6. That consent is given to the Company to obtain medical information from any doctor, hospital, employer, or insurer for the purposes of underwriting and/or claim settlement.
7. That the mobile number and email ID provided in the proposal form are registered in my/our name, and authorization is granted to the Company to send all communications, including claim-related information, to the provided contact details.
8. That the Company may share, collect, or validate KYC-related documents/information with financial institutions, credit rating agencies, and other entities, and may confidentially share contact details and other information with service providers or third-party agencies for processing or servicing, as required by law or regulatory authorities, or for fraud prevention.
9. That authorization is granted to the Company to retrieve insurance history and other relevant information from the Insurance Information Bureau, and consent is given to receive regular updates, alerts, and promotional communications.
10. That the Company may share proposal-related information, including medical records, with Governmental and/or Regulatory authorities, including through ABHA, solely for underwriting and/or claims settlement purposes.
11. That the Company's Privacy Policy, as published on its website, has been read and understood by me/us and/or the insured persons.
12. That authorization is granted to the Company and its representatives to contact me/us via phone, SMS, email, WhatsApp, or other communication methods, overriding any registration under the National Do Not Call Registry.
13. That consent is given for the collection, use, and disclosure of personal information by the Company for insurance services, including underwriting, claims processing, and customer service. Personal information may be shared with third-party service providers and regulatory bodies, and I/we retain the right to access, correct, or delete such information by contacting customer.support@kshema.co. This consent remains valid as per IRDAI Regulations 2025 and other applicable laws.
14. That the contents of the Proposal Form and accompanying documents have been fully explained and understood, including the significance of the proposed insurance.
15. That courteous and professional conduct will be maintained in all communications with the Company, and acknowledgment is given to the Company's commitment to the same. Any inappropriate behavior may result in termination of interaction, restricted access, and potential legal action.
16. That the terms and conditions stated above have been fully understood and agreed to. All relevant health conditions and disabilities of the proposed insured individuals have been truthfully disclosed, and no individual proposed to be insured is currently facing any disability. Authorization is provided willingly and with informed consent.

Place: Date:

D	D	M	M	Y	Y	Y	Y
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Proposer Name:

Designation:

Proposer's Signature

PROPOSER DECLARATION:

(Certification where for any reason, the proposal and other connected papers are not filled in by the prospect). The contents of the proposal form and connected documents have been fully explained to me and I have fully understood the significance of the proposed contract. The Proposal Form is filled by _____ under my instruction and I found it to be correct.

Proposer's Signature

VERNACULAR DECLARATION:

I/hereby declare that I have fully explained the contents of the proposal form and all other documents incidental to availing the Health Insurance from Kshema General Insurance Limited to the proposer in the language understood by him/her. The same have been fully understood by him/her and the replies have been recorded as per the information provided by the Proposer and the replies have been read out to fully understood and confirmed by the Proposer.

Declarant's Name: Relationship with Proposer:

Address:

City: Pin-code:

Signature of Declarant

Signature of Applicant
in vernacular

SECTION 41 OF THE INSURANCE ACT 1938

Prohibition of Rebates

Payment of rebates is expressly prohibited under Section 41 of the Insurance Act, 1938.

- No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
- Any person making default in complying with the provisions of this Section shall be punishable with fine, which may extend to ten lakh rupees.

ACKNOWLEDGEMENT:

Proposal Form No:

Date:

Neither the submission to Us of completed proposal for Insurance nor any payment for any Policy sought obliges Us to agree to issue a Policy, which decision is and always shall be in our sole and absolute discretion. If we accept a proposal for Insurance, it shall be subject to the Policy terms and conditions, and we shall have no liability whatsoever if premium is not received by Us in full and in time or is not realized. If we do not accept the proposal, we will inform you and refund the payment, if any, received from you without interest.

Signature of the Receiver
and office seal