

# Kshema Group Personal Accident Policy

## Customer Information Sheet

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product/Policy	Kshema Group Personal Accident Policy	Section I
2	Policy number  COI number	As per the annexure.	NA
3	Type of Insurance Product/ Policy	Benefit Basis	
4	Sum Insured	The minimum Sum Insured available is Rs. 5,000 and maximum limit is Rs. 1,00,00,000 (in multiples of 1,000)  Individual Sum Insured - Where each member has a Separate Sum Insured under the policy,  or  Sum Insured shall be as Opted and the same will be mentioned in your Policy Schedule	Section III
5	Policy Coverage (What the policy covers?)	Section 1. Accidental Death Section 2. Permanent Total Disability Section 3. Permanent Partial Disability Section 4. Temporary Total disablement  Basic Cover-  We cover Section 1. Accidental Death as a basic cover.  Optional covers-  All the other covers, i.e. Section 2. Permanent Total Disability Section 3. Permanent Partial Disability Section 4. Temporary Total disablement	III.A

		are optional covers.	
6	Exclusions (what the policy does not cover)	<b>Exclusions –</b> <ol style="list-style-type: none"> <li>1. Natural Death</li> <li>2. Any PED.</li> <li>3. Drivers are excluded from the policy.</li> <li>4. Suicide or Attempted Suicide, Intentional Self Injury.</li> <li>5. Act of foreign enemies, War like Operations.</li> <li>6. Congenital disease, defects or anomalies.</li> <li>7. Bacterial infections.</li> <li>8. Medical or Surgical treatments.</li> <li>9. Any change of Occupation after inception of the policy without intimation to us.</li> <li>10. Death or Disablement arising from Breach of law.</li> <li>11. Death or Disablement caused due to Drug, Alcohol.</li> <li>12. Death or Disablement due to Pregnancy.</li> <li>13. Death or Disablement due to participation in any flying activity.</li> <li>14. Adventurous Sports / Hazardous activity.</li> <li>15. Involved in Naval / Military Operations.</li> <li>16. Working in Under Ground mines, tunneling or explosives.</li> <li>17. Any claim arising after twelve calendar months from the date of the accidents.</li> <li>18. Animal bite / Snake bite / Peril of the sea.</li> <li>19. Death or Disablement arising from Ionizing radiation.</li> </ol>	Section IV

		Please refer the Policy Documents for detail exclusions.	
7	Waiting period	NA	NA
8.	Financial limits of coverage	a) Accidental Death - 100 % of Sum Insured shall be payable. b) Permanent Total Disability - % as mentioned in the table of benefits. c) Permanent Partial Disability - % as mentioned in the table of benefits d) Temporary Total Disability - % as mentioned in the table of benefits	Section III
9.	Claims/Claims Procedures	<p>For any assistance on Claims or registering a claim, You can call Our call center or by e-mail or by writing to Our office address or alternatively</p> <p>You can also reach out to your Master Policyholder.</p> <p>For information on documents required to process claims, please refer to the policy document 'Claim Process'.</p>	Section V
10.	Policy Servicing	<p>Call Center Number: 1800 572 3013 Or email Us at <a href="mailto:customer.support@kshema.co">customer.support@kshema.co</a> or through Kshema Application Information about Us</p> <p><b>Kshema General Insurance Ltd.</b></p> <p>Address: #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad – 500 016, Telangana, India T: +91 040 2340 9918   E: <a href="mailto:info@kshema.co">info@kshema.co</a>   <a href="http://www.kshema.co">www.kshema.co</a>.</p>	
11.	Grievances / Complaints	<p>a) 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>b) 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></p>	

		<p>or can write to us at the sub section "Grievance Redressal" on our website <a href="http://www.kshema.co">www.kshema.co</a> (Customer Support section).</p> <p>c) 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 track its status. For registration, please visit Website <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>d) 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://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> Details of the Ombudsman are mentioned below.</p> <p>Contact details of Insurance Ombudsman Offices in India is available in policy document.</p>	
12.	Things to remember	<p>1. <b>Policy renewal:</b> Except on grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p>2. <b>Change in Sum Insured:</b> Sum Insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured.</p> <p>3. <b>Disclosure of information:</b></p> <p>The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact by the policyholder.</p> <p>4. <b>Nomination:</b> You are required at the inception of the policy and at the time of renewal to make a nomination for the</p>	Section II, V

		<p>purpose of payment of claims under the policy in the event of death of the policyholder. Nomination can be changed any time during the term of the policy. Any change of nomination shall be communicated to Us in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, We will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of Our liability under the policy.</p>	
13.	Your Obligations	<p>Please disclose in the proposal form all the diseases, conditions which you are aware at the time of buying the policy.</p> <p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p>	Section V

**Note:** In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

#### Declaration by the Policy Holder:

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

Place: Hyderabad

Date: \_\_\_\_\_

(Signature of the Policyholder)