

Kshema Home Insurance Policy

Policy Wordings

Section I Operative Clause

WHEREAS You, the Insured named in the Schedule chose this **Kshema Home Insurance Policy** and have applied to us, Kshema General Insurance Limited for insurance cover as stated in this Policy. You further provided us the information about yourself through written Proposal form or Digital Proposal form or on the platform of Kshema mobile Application or through Kshema Website or manually and based on your confirmation that the information submitted is correct and true and having received the Premium paid by you, we promise to provide you insurance cover as stated in the Policy Schedule subject to the Terms, Conditions, Provisions, Exceptions and Exclusions set out in this Policy or as contained in any Annexures and/or Endorsement that may be issued thereunder.

Proposal Form, Policy wording, Policy Schedule, Declarations and any Annexures/Endorsements thereto shall be considered as one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout this insurance Policy unless specified otherwise.

Throughout this Policy, the words "You", "Your", "Yourself", "Insured Person" refer to the named insured party shown in the Policy Schedule. The words "We", "Our", and "Us", "Insurer" and "Company" refer to Kshema General Insurance Limited.

Section II Definitions

Words stated in the table below have a special meaning throughout this Policy and the Policy Schedule. These words with special meaning are stated in the Policy with the first letter in capitals.

Property means assets, furniture, fixtures and fittings, electrical installations and in the Insured's, premises described in the Schedule to this Policy including items contained therein for which the Insured having insurable interest and accountable.

Period of Insurance means the period between the commencement date and the expiry date shown in the Schedule, both days inclusive.

Proposal means any signed proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to the Company by the Insured or on Insured's behalf, being the basis on which the Company has agreed to issue this Policy.

Insured Premises means the place(s) declared for insurance and named in the Schedule attached to the Policy.

Policy means the Policy Booklet, the Schedule, the Proposal and any applicable endorsements or memoranda. The Policy contains the details of the extent of the cover available to the Insured, what is excluded from the cover and the conditions, warranties based on which the Policy is issued.

Schedule means the latest schedule issued by the Company as part of the Policy. It provides details of the Insured's Policy including full description of properties covered which are in force and the period of cover against the properties described. Whenever, the Insured requests for a change in the cover, the same will be communicated by way of an endorsement, subject to payment of premium by the Insured as demanded by the Insurer for such change in cover.

Sum Insured means the Monetary Amounts shown against item/s insured.

Theft means Whoever, intending to take dishonestly any movable property out of the possession of Insured without Insured person's consent, moves that property in order to such taking other than the Insured's employees or their representatives acting on behalf of the Insured is said to commit theft.

Robbery means Theft is robbery if, in order to the committing of the theft, or in committing the theft, or in carrying away or attempting to carry away property obtained by the theft, the offender, for that end voluntarily causes or attempts to cause to Insured or his employees or representatives' death or hurt or wrongful.

Excess/Deductible means the amount stated in the Schedule, which shall be borne by the Insured in respect of each and every Claim made under this Policy. Company's liability to make any payment under the Policy will be the amount in excess of Deductible and limited to the maximum Sum Insured mentioned in the Policy Schedule.

Contents means items declared for insurance and specified in the Schedule.

Claim means a claim under an Operative Clause in respect of an insured event that has taken place or is likely to take place.

Money means Cash, current coins, Bank and Currency Notes, Cheques, Postal Order, Current postage stamps which are not part of a collection and luncheon Voucher.

Intrinsic Value means reinstatement value of insured Property or item less due allowance for betterment, wear and tear and/or depreciation.

Market Value means replacement value of insured Property or item as New at the time of Damage or Loss less due allowance for betterment, wear and tear and/or depreciation.

Property Damage means actual physical damage to the Insured property.

Loss/Lost means the damage.

Limit of Indemnity or Liability means the amount stated in the Schedule, which shall be the Company's maximum liability under this Policy (regardless of the total number or amount of Claims made) for any one Claim and in the aggregate for all Claims during the Policy Period.

Accident / **Accidental** means sudden, unforeseen,

uncontrollable, unexpected and unintentional damage not excluded under the Policy.

"Unused" means unoccupied for a consecutive period of 7 days.

"Employed" mean either any employee named in the Schedule of the Insured or all Employees of the Insured occupying a position named in the Schedule.

"Insured" means the person or organization specified in the Policy Schedule but does not include their Contractors or Subcontractors.

Section III Scope of Cover

I- Fire

Coverage: We give insurance cover for physical loss or damage, or destruction caused to Insured Property by fire causing unforeseen events during the Policy Period.

It is the requirement of this Insurance that the Sum Insured shall be equal to the market value. Insured may also opt for reinstatement value Sum Insured basis for home building, home contents.

The indemnity in respect of Building and Contents, shall be on the basis of reinstatement value or Market Value, as opted by the Insured.

In the event of Property insured being damaged by fire, the Company shall pay for the amount of damage or loss or at its option replace or repair the damaged property.

If at the time of loss, the Property hereby insured is found to be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss as the Sum Insured bears to the greater value. Every item, if more than one of the Policy shall be separately subject to this Condition.

The Policy Term can be upto 25 years as Opted by the Insured.

Section IV General Exclusions

1. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.
2. Fire: Excluding destruction or damage caused to the Property insured by
 - a. its own fermentation, natural heating or spontaneous combustion.
 - b. ts undergoing any heating or drying process.
 - c. burning of Property insured by order of any Public Authority.
3. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
4. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to Earthquake, Volcanic eruption or other convulsions of nature.
5. Loss or damage to Property insured if removed to any building or place other than in which it is herein stated to be insured.
6. The amount of the Excess specified in the Schedule ascertained after the application of all other terms and conditions of this Policy including any condition of average (under-insurance).
7. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
8. Loss or damage which either in origin or extent or directly or indirectly proximately or remotely, occasioned by or contributed to by, arise out of or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law seizure, capture, confiscation, arrests, restraints and detainment by order of any Government or any other Authority or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
9. Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.
10. Any loss, destruction or damage to any Property whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature, directly or indirectly, caused by or contributed to by, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
11. Any loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from Nuclear Weapons Material.
12. Loss or damage caused by wear and tear or gradual deterioration and gradual developing flaws.
13. Loss, destruction or damage directly or indirectly caused to the Property insured by
 - a. a)ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

- b. b)the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- 14. Loss, destruction or damage caused to the Property insured by pollution or contamination excluding
 - a. pollution or contamination which itself results from a peril hereby insured against.
 - b. any peril hereby insured against which itself results from pollution or contamination.
- 15. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:
 - a. any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,
 - b. any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set.
 - c. loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.
- 16. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
- 17. Terrorism Damage Exclusion Warranty:

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

Section V General Conditions

- 1. All insurances under this Policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building form's part provided such a fall or displacement is not caused by insured perils, loss or damage which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.

Notwithstanding the above, the Company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions, exclusions as may be decided by it and confirmed in writing to this effect.

- 2. Under any of the following circumstances the insurance ceases to attach as regards the Property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy by or on behalf of the Company:
 - a. If the building insured or containing the insured Property becomes unoccupied and so remains for a continuous period of more than 30 days (Not applicable for Dwellings).
 - b. If the interest in the Property passes from the Insured to any party not insured under this Policy, otherwise than by will or operation of law.
- 3. On the happening of loss or damage to any of the Property insured by this Policy, the Company may
 - a. enter and take and keep possession of the building or premises where the loss or damage has happened.
 - b. take possession of or require to be delivered to it any Property of the Insured in the building or on the premises at the time of the loss or damage.
 - c. keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
 - d. sell any such property or dispose of the same for account of whom it may Concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this Policy shall be forfeited. The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

- 4. If the Company at its option, reinstates or replaces the Property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other company or insurer(s) in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such Property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured as stated under the Policy. If the Company so elect to reinstate or replace any property the Insured shall at his own expense furnish the Company with such plans, specifications, measurements, quantities and such other particulars as the Company may require,

and no acts done, or caused to be done, by the Company with a view to reinstate or replace shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the Property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such Property if the same could lawfully be reinstated to its former condition.

5. At all times during the Period of Insurance of this Policy the insurance cover will be maintained to the full extent of the respective Sum Insured in consideration of which upon the settlement of any loss under this Policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of Period of Insurance for the amount of such loss shall be payable by the Insured to the Company towards reinstatement of the Sum Insured.

The additional premium referred above shall be deducted from the net claim amount payable under the Policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to the right of the Company for deduction from the Claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the Policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the Insured immediately on occurrence of the loss exercises his option not to reinstate the Sum Insured as above.

6. Notices and Alterations to the Policy:

Every notice and communication to the Company required by this Policy shall be in writing and be addressed to the nearest office of the Company and the acknowledgement of service shall be obtained from the Company. No receipt for renewal premium is valid except on the official form issued by the Company and no endorsement on this Policy or alteration, modification in the terms thereof is valid unless countersigned by an authorized official of the Company or by an agent acting under Power of Attorney from the Company.

7. Duty of Disclosure:

This Policy shall be void and all premiums paid hereon shall be forfeited to the Company in the event of fraud or any material information having been withheld by the Insured.

8. This Policy and the attached Schedule(s) shall be read together as one contract and words and expressions to which specific meanings have been attached in any part of this Policy or of the attached Schedule(s) shall bear the same meaning wherever they may appear.
9. Deductible: A minimum of 1% of the basic sum insured or 10,000/- for a claim.

10. Duties following an Accident

In the event of any occurrence which might give rise to a Claim under this Policy the Insured shall

- a. immediately notify the Company by telephone as well as in writing, giving an indication as to the nature and extent of loss or damage.
- b. take all reasonable steps within his power to minimize the extent of the loss or damage.
- c. preserve the damaged or defective parts and make them available for inspection by an official or surveyor of the Company.
- d. furnish all such information and documentary evidence as the Company may require.

The Company shall not be liable for any loss or damage of which no notice and completed claim form have been received by the Company within Fourteen days of its occurrence.

The liability of the Company under this Policy in respect of any damage, for which indemnity is provided, shall cease if the said damaged property and or premises is kept in operation without being repaired or rectified to the satisfaction of the Company.

11. Obligations of the Insured

- a. The Company's Officials shall at all reasonable times have the right to inspect and examine any Property insured hereunder and the Insured shall provide the Officials of the Company with all details and information necessary for the assessment of the risk. The Company shall provide the Insured with a copy of the inspecting Official's report, which shall however be treated as strictly confidential both by the Insured and the Company.
- b. In the event of any
 - i. Material changes in the original risk.
 - ii. Alteration, modification or addition to insured item.
 - iii. Departure from prescribed operating conditions, whereby the risk or loss or damage increases.
 - iv. Changes in the Insured's Interest taking place, the Policy shall be void unless its continuance be agreed by endorsement signed by the Company.

12. Position after a Claim

- a. The Insured shall not be entitled to abandon any Property whether taken possession of by the Company or not.
- b. As from the day of loss the Sum Insured for the remainder of the Period of Insurance is reduced by the amount of the compensation. To prevent under insurance during the remainder of the current Period of Insurance the amount insured must be reinstated. The premium will be calculated pro-rata from the day repaired item is again put to work. For subsequent Period of Insurance, the original indemnity and premium are again in force unless circumstances justify an alteration.

13. Transfer of Interest

The insurance granted by this Policy shall cease to attach to any items described in the Schedule the interest in which shall pass from the Insured otherwise than by will or operation of law. Unless the consent of the Company for the continuance of the Insurance shall be obtained and signified by endorsement hereon.

14. Recourse

The Insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company in enforcing any right or remedies of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making goods of any loss damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

15. Termination of Insurance:

Under any of the following circumstances the Insurance ceases to attach as regards the Property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy by or on behalf of the Company:

- a. If the nature of the occupation of or other circumstances affecting the Property insured or containing the Insured Property be changed in such a way as to increase the risk of loss or damage by Insured Perils.
- b. If the interest in the property passes from the Insured to any party not insured under this Policy, otherwise than by will or operation of law.

16. Reasonable Care

The Insured shall take all ordinary and reasonable precautions for the safety of the Property insured against Accident, loss or damage.

- a. The Insured shall take all reasonable steps to safeguard the contents and the insured premises against any insured event.
- b. Insured shall take all reasonable steps to prevent a claim from arising under this policy.
- c. Insured shall ensure that any security system or aid is maintained in accordance with any maintenance Schedule or recommendations of the manufacturers or if none then as may be required and kept in good and effective working condition.
- d. When the Insured Premises are left unattended the Insured shall ensure that all means of entry to or exit from the insured premises have been properly deployed.

17. Mid Term Increase in Sum Insured

In the event of an increase in the Sum Insured being agreed to, the Company shall charge on such increased sum an additional provisional premium on a basis proportionate to the unexpired period of the Policy.

18. Average/Underinsurance

The Insurance under this Policy is subject to the following condition of Average. If the Property insured under this Policy shall at time of loss be collectively of greater value than the Sum Insured thereon, then Insured will be considered as being his own Insurer for the difference and shall bear a rateable proportion of loss accordingly. Every item more than one in the Policy, shall be separately subject to this condition.

19. Contribution

If at the time of happening of any loss or damage covered by this Policy there shall be existing any other Insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

20) Subrogation

The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

21. Cancellation Clause:

1. 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.

We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.

2. 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.

3. We will

- a. 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.
- b. 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.
- c. 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.

22. Claims Procedure:

- I. On the happening of any loss or damage 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:
 - Online mode;
 - distribution channel;
 - authorized call centre of the insurer;
 - any other mode as may be specified in the policy document.
- II. No claim shall be rejected or closed for want of documents or for delayed intimation of claim. In no case whatsoever shall the Company be liable for any loss or damage after the expiration of 12 months from the happening of the loss or damage.
- III. All the required documents for acceptance of risk shall be called at the time of underwriting the proposal.
- IV. The customer will submit only those documents that are directly related to the claim such as claim form, FIR, Un-traced Report, Fire Brigade Report, repair bills (only in cases where cashless is not available), wherever applicable.
- V. Particulars of all other insurances, if any The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the Claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.
- VI. No Claim under this Policy shall be payable unless the terms of this condition have been complied with to the satisfaction of the Company.
- VII. In no case whatsoever shall the Company be liable for any loss or damage after the expiration of 12 months from the happening of the loss or damage.

23. Statutory Compliance:

The Insured shall comply with all statutory and other regulations.

The Insured shall observe all manufacturers' instructions concerning:

- a. The inspection of residence and contents.
- b. The safety of persons or Property.

24. Renewal Notice:

The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid.

25. Observance of Terms and Conditions:

The due observance and fulfilment of the terms, provisions and conditions of an endorsement on this Policy by the Insured insofar as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said Proposal and declaration shall be conditions precedent to any liability of the Company to make any payment under this Policy. If there shall be any misstatement in or omissions of a material fact from the information supplied by the Insured whether by the said Proposal and declaration or otherwise, this Policy shall be null, and void and any premium paid thereon shall be forfeited. No transfer in the interest in this Policy and no waiver of alterations to or change in the terms of this Policy shall be valid unless made in writing and signed by the Company.

26. Claim Settlement:

On receipt of the final survey report or the additional survey report, as the case may be, and on receipt of all required information/documents that are relevant and necessary for the claim, we will within a period of 30 days offer a settlement of the claim to you. If we, for any reasons to be recorded in writing and communicated to you, decides to reject a claim under the policy, it shall do so within a period of 30 days from the receipt of the final survey report and/or additional information/documents or the additional survey report, as the case may be.

In case, the amount admitted is less than the amount claimed, then we will inform you in writing about the basis of settlement in particular, where the claim is rejected, we will give the reasons for the same in writing drawing reference to the specific terms and conditions of the policy document.

In the event the claim is not settled within 30 days as stipulated above, we will be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from you by us till the date of actual payment.

In case of a claim under general insurance policy, loss assessment is made by the surveyor. Any loss that is reported under a general insurance product that exceeds Rs1 lakh or more (needs to be mandatorily surveyed by a registered surveyor and loss assessor).

The allocation of the surveyor should happen within 24 hours of reporting of claim.

On allocation of Surveyor, Insurer shall communicate the details of the appointment of surveyor, including the role, duties and responsibilities of the surveyor to the insured immediately.

The surveyor shall submit the survey report to the insurer within fifteen days of allocation. It shall be the duty of the insurer to obtain the survey report within the specified time limits.

27. Product Withdrawal

This product may be withdrawn in future with due approval of IRDAI, in which case an advance notice of at least three months shall be given to you.

Section VII Grievances

If You have any query or grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address your grievance as follows:

1. For resolution of any query, You may contact the Policy issuing office by writing to Us at Kshema General Insurance Limited, Regd. Office:# 413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India-500016. or email Us at customer.support@kshema.co or through Kshema Application or call us at 1800 572 3013 (toll-free)
2. If You are not satisfied with the resolution provided, You may escalate to our E-mail grievance.cell@kshema.co or gro@kshema.co or call us at 1800 570 2998 (toll-free) or can write to us at Grievance Redressal Office, Kshema General Insurance Limited, Regd. Office:# 413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016 or at the sub section "Grievance Redressal" on our website www.kshema.co.
3. If you are not satisfied with the resolution provided by us, you have the option to approach the Insurance Ombudsman for grievance redressal at <https://www.cioins.co.in>. Alternatively, you may also contact the Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal at <https://bimabharosa.irdai.gov.in> or via the IRDAI Grievance Call Centre (IGCC) at toll-free numbers 1800 4254 732 / 155255.

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Details of the Ombudsman are mentioned below.

S.No.	Location	Name of Ombudsman	Designation	Office of the Insurance Ombudsman,	Jurisdiction	Telephone Number	Email
1.	AHMEDABAD	Shri Collu Vikas Rao	Insurance Ombudsman	Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001.	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	079 - 25501201/02	gio.ahmedabad@cioins.co.in
2.	BENGALURU	Ms Neerja Kapur	Insurance Ombudsman	Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078.	Karnataka	080 - 26652048 / 26652049	gio.bengaluru@cioins.co.in
3.	BHOPAL	Shri Ajay Kumar	Insurance Ombudsman	1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011.	Madhya Pradesh, Chhattisgarh.	0755 - 2769201 / 2769202 / 2769203	gio.bhopal@cioins.co.in
4.	BHUBANESWAR	Shri. Bimbadhar Pradhan	Insurance Ombudsman	62, Forest park, Bhubaneswar – 751 009.	Odisha	0674 - 2596461 / 2596455 / 2596429 / 2596003	gio.bhubaneswar@cioins.co.in
5.	CHANDIGARH	Ms Alka Jha	Insurance Ombudsman	Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017.	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	0172-2706468	gio.chandigarh@cioins.co.in
6.	CHENNAI	Shri. K. Vinayak Rao	Insurance Ombudsman	Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).	044 - 24333668 / 24333678	gio.chennai@cioins.co.in
7.	DELHI	Ms Sunita Sharma	Insurance Ombudsman	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.	011 - 46013992 / 23213504 / 23232481	gio.delhi@cioins.co.in
8.	GUWAHATI	Shri. Ajay Kumar Sharma	Insurance Ombudsman	Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM).	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	0361 - 2632204 / 2602205 / 2631307	gio.guwahati@cioins.co.in

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S.No.	Location	Name of Ombudsman	Designation	Office of the Insurance Ombudsman,	Jurisdiction	Telephone Number	Email
9.	HYDERABAD	Ms G Shobha Reddy	Insurance Ombudsman	6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace,A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.	040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325	gio.hyderabad@cioins.co.in
10.	JAIPUR	Shri Satyajeet Rajan	Insurance Ombudsman	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Rajasthan	0141 – 2740363	gio.jaipur@cioins.co.in
11.	KOCHI	Shri Pradeep Kumar Jain	Insurance Ombudsman	10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011.	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.	0484 – 2358759	gio.ernakulam@cioins.co.in
12.	KOLKATA	Ms Kiran Sahdev	Insurance Ombudsman	Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.	West Bengal, Sikkim, Andaman & Nicobar Islands.	033 - 22124339 / 22124341	gio.kolkata@cioins.co.in
13.	LUCKNOW	Shri. Atul Sahai	Insurance Ombudsman	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahrach, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Mahara jgan, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	0522 - 4002082 / 3500613	gio.lucknow@cioins.co.in
14.	MUMBAI	Ms Sarojini S Dikhale	Insurance Ombudsman	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.	022 - 69038800/27/29/31/32/33	gio.mumbai@cioins.co.in

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S.No.	Location	Name of Ombudsman	Designation	Office of the Insurance Ombudsman,	Jurisdiction	Telephone Number	Email
15.	NOIDA	Shri Bimbadhar Pradha	Insurance Ombudsman	Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301.	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	0120-2514252 /2514253	gio.noida@cioins.co.in
16.	PATNA	Ms. Susmita Mukherjee	Insurance Ombudsman	2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.	Bihar, Jharkhand.	0612-2547068	gio.patna@cioins.co.in
17.	PUNE	Shri Sunil Jain	Insurance Ombudsman	Jeevan Darshan Bldg., 3rd Floor, C.T.S. No's. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region	020-24471175	gio.pune@cioins.co.in
18.	THANE	Shri Umesh Sinha	Insurance Ombudsman	2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West)- 400604	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."	022-20812868/69	gio.thane@cioins.co.in

***Note:** As the above ombudsmen contact details may change from time to time, we suggest you re-fer <https://www.cioins.co.in>, for an updated list.

Contact Us

Kshema General Insurance Limited

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