

**1. What is Kshema Individual Personal Accident Insurance?**

This policy is designed to cover loss of life and disabilities due to accident. Accidental Death, Permanent Partial Disability, Permanent Total Disability, Temporary Total Disability.

**2. What does this Policy cover?**

Insured has the option to select the coverages.

Coverage –

Plan A: Death only

Plan B: Death, Permanent Total Disability, Permanent Partial Disability.

Plan C: Death, Permanent Total Disability, Permanent Partial Disability and Temporary Total Disability.

**3. Why should I have a Kshema Individual Personal Accident Policy?**

Kshema Individual Personal Accident Policy offer financial help if you experience death, injury, or disability from an accident. Unexpected medical costs can be a huge financial challenge. With Kshema Individual Personal Accident Policy, you can stay financially secure, even after an unforeseen event.

**4. Does the Kshema Individual Personal Accident Policy cover natural death or death due to some illness/disease?**

No, Kshema Individual Personal Accident Policy only covers death occurring due to accidents or accidental injuries.

**5. 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 insurer's call centre or contact our office near to You.

**6. How can I pay my policy premium?**

You can pay your policy premium through via Cash, Cheque, UPI, Wallets, Credit Cards, Debit Cards, Net banking. Please note, we do not accept payment through any club card or diners' card.

**7. How is the premium calculated in Kshema Personal accident policy?**

The premium for your Kshema Personal Accident insurance policy is influenced by various factors, including your occupation's nature, income, age, and the number of individuals covered by the policy.

**8. For how long does the Kshema Individual Personal Accident Policy cover?**

The Policy period for this policy is one years.

**9. Is there any waiting period for Kshema Individual Personal Accident Policy?-**

No Waiting Period for Kshema Individual Personal Accident Policy

**10. When do I pay the premium?**

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

**11. Does the Kshema Individual Personal Accident Policy cover death?**

Yes, it does. In the case that you suffer an accidental death, your dependents will get the sum insured amount.

**12. What is the age eligibility to get covered under Kshema Individual Personal Accident Policy?**

Anyone can take this Policy with minimum entry age of 18 years and maximum entry age of at least 70 years.

**13. What to do in case of Claim?**

If an accident occurs, you must promptly inform us by calling our 24-hour Customer Care on 1800 572 3013 or you can email us on customer.support@kshema.co, supply all required information and documentation, and adhere to the claims process detailed in your policy documents.

**14. Is there any add on cover available for this policy?**

No, there is no any add on cover available for this policy.