

Kshema Individual Personal Accident Policy

Proposal Form

Proposal No.

E-mail ID: customer.support@kshema.co | Website: www.kshema.co

INTERMEDIARY DETAILS

Intermediary Name: Intermediary Contact No.

Intermediary Code: Intermediary Email Id:

RELATIONSHIP MANAGER

RM Name: RM Contact No.

RM Code: RM Email Id:

PROPOSER / INSURED DETAILS

Insured First Name:

Insured Last Name:

Is Proposer (Payer) same as Insured: Yes No

If No, then mention Name of Proposer and relationship with the Insured

Name of Proposer:

Relationship with Insured : Spouse Dependent Children

Date of Birth (DOB): Policy Period: 1 Year

Permanent Address (as per KYC):

Is your Communication Address
same as Permanent Address
Yes No

If not, then please provide
Communication Address

Gender: Nationality: Email Id (if available):

Contact No: Occupation: If Other Please Mention:

What is your Total annual income (Proposer)?

Are you or any of the insured person is PEP (Politically Exposed Person) or
related to PEP? If yes, please mention

Info Tab - Politically Exposed Persons (PEPs) are individuals who are or have
been entrusted with prominent public functions in a foreign country,
example, Heads of State or of Governments, senior politicians, senior
government / judicial / military officials, senior executives of state-owned
corporations, important political party officials, etc., including their family
members and close relatives.

Kshema General Insurance Limited | Proposal Form

SUBJECT MATTER DETAILS

Which Plan you want to Opt? Plan A: Plan B: Plan C: Sum Insured Opted

* KIN No. (CKYC No.)

OR

KYC documents issued by GOI

- Photo ID proof (Aadhar Card / PAN Card / Passport / Driving License /Voter ID / Letter from a recognized public authority
- Address proof. (Aadhar Card / Driving License /Voter ID // Telephone Bill / Passport / Bank Account Statement / Letter from any recognized public authority Electricity Bill / Ration Card, If Others please specify)

Do you want coverage for Family (Multi Individual)? Yes: No:

| Member ID | Name of the Family Member | Relationship with Insured | Date of Birth (DOB) | Gender | Nationality | Employment Type | Occupation | Annual Income | Plan A/B/C | Sum Insured |
|-----------|---------------------------|---------------------------|---------------------|--------|-------------|-----------------|------------|---------------|------------|-------------|
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |

LIFESTYLE / HEALTH QUESTIONNAIRE

| | Family Member 1 | Family Member 2 | Family Member 3 | Family Member 4 | Family Member 5 | Family Member 6 |
|---|--|--|--|--|--|--|
| 1. Do you Engage in any Adventurous Sports Activities | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| a.Racing on wheels or Horseback | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| b.Big game hunting | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| c.Mountaineering | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| d.Winter sports, skiing or ice hockey | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| e.Ballooning or polo or Sports of similar nature | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 2. Do you have any existing Permanent Total Disability? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 3. Do you have any existing Permanent Partial Disability? | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 4. Do you have any existing Temporary Total Disability? | Yes <input type="checkbox"/> No <input type="checkbox"/> |

NOMINEE DETAILS

| Name of the insured member | Name of the Nominee | Mobile No. | Relationship | Address of Nominee | Date of Birth |
|----------------------------|---------------------|------------|--------------|--------------------|---------------|
| | | | | | |

Note * For all the dependents insured, Proposer will be the Nominee and for Proposer (If Insured), we need to collect Nominee details

APPOINTEE DETAILS (Where nominee is a minor)

| Name of Appointee | Relationship | Address of Appointee | Date of Birth of Appointee |
|-------------------|--------------|----------------------|----------------------------|
| | | | |

BANK DETAILS

| | |
|---|--|
| Account Number | |
| Bank Name | |
| Account Holder name | |
| IFSC/MICR Code | |
| Bank Details proof upload (CTS Cheque copy with name / Bank Passbook / Account Statement) | |

DECLARATION

- 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.
- 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.
- That the information provided shall form the basis of the insurance policy, and coverage shall commence only upon full payment of the premium.
- 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.
- 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.
- 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.
- 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.

DECLARATION

- 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.
- 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.
- 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.
- That the Company's Privacy Policy, as published on its website, has been read and understood by me/us and/or the insured persons.
- 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.
- 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.
- That the contents of the Proposal Form and accompanying documents have been fully explained and understood including the significance of the proposed insurance.
- 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 behaviour may result in termination of interaction, restricted access, and potential legal action.
- 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.

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

Place:

Date:

(Name and Signature)

SECTION 41 OF THE INSURANCE ACT 1938

Prohibition of Rebates

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

1. 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.
2. Any person making default in complying with the provisions of this Section shall be punishable with fine, which may extend to ten lakh rupees.