

Kshema Individual Personal Accident Policy

Prospectus

1. Who can buy this Policy?

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

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. What are the General Exclusions under this Policy?

We will not be liable to make any payments under this policy in respect of:

- (i) Any claim for death or disability, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- (ii) Any claim for death or disability
 - a. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide.
 - b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where you are not directly responsible for the injury / accident though under influence of intoxication.
 - c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world.

[Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;]
 - d. arising or resulting from you committing any breach of law with criminal intent.
- (iii) Any claim for death or disability due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing,

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mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

(iv) Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:

- a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.
- b) Nuclear weapons material
- c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- d) Nuclear, chemical and biological terrorism

(v) Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

Free look Period :

The Free Look Period shall be applicable on new insurance policies and not on renewals or at the time of porting/migrating the Policy. You are allowed free look period of 30 days from date of receipt of the policy document to review the terms and conditions of the Policy, and to return the same if not acceptable. If you had not made any claim during the Free Look Period, you shall be entitled to

- A refund of the premium paid less any expenses incurred by us on medical examination of you and the stamp duty charges or
- where the risk has already commenced and the option of return of the Policy is exercised by you, a deduction towards the proportionate risk premium for period of cover or
- Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

Cancellation Clause :

- a) 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 cancellations.
We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.
- b) The Company shall –
 - i) Refund proportion 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.
 - ii) 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.
 - iii) In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances.

4. What to do in case of Claim?

- i. Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.

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- ii. Submit all the necessary documents are described in the Policy Wordings.

For any claim related query, intimation of claim and submission of claim related documents, insured person may contact the company through:

- a) Website : <https://kshema.co/>
- b) Toll Free :
- c) E-mail: customer.support@kshema.co
- d) Courier : #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad – 500 016, Telangana, India

TABLE OF BENEFIT

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|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name | Kshema Individual Personal Accident Policy |
| Product Type | Individual |
| Category of Cover | Benefit basis. |
| Sum insured | On Individual basis |
| Policy Period | 1 year |
| Base covers | Plan A = Death Plan B = Death + Permanent Total Disability + Permanent Partial Disability. Plan C = Death + Permanent Total Disability + Permanent Partial Disability + Temporary Total Disability. (NOTE* 3 Choices of Base Coverages are there for Insured) |
| Optional covers | No add on covers available |
| Cumulative bonus | Sum insured (excluding CB) shall be increased by 5% in respect of each claim free policy year, provided the policy is renewed without a break subject to maximum of 50% of the sum insured. |

KSHEMA GENERAL INSURANCE LIMITED

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