

Kshema Individual Personal Accident Policy

Customer Information Sheet

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

Sl No	TITLE	DESCRIPTION	Refer to Policy Clause No./Section No.
1.	Product Name	Kshema Individual Personal Accident Policy	1
2.	Policy Number		
3.	Type of Insurance Product/Policy	<ul style="list-style-type: none"> Benefit basis: We will pay the fixed benefit amount as per the benefit option chosen i.e., Option (A) Only Accidental Death. Option B = Accidental Death + Permanent Partial Disability, Permanent Total Disability. Option C = Accidental Death + Permanent Partial Disability, Permanent Total Disability + Temporary Total Disability 	3
4.	Sum Insured	<ul style="list-style-type: none"> The minimum sum insured available is Rs.1 lakh and maximum limit is Rs. 1 Crore. (in multiples of 50,000) 	2
5.	Policy Coverage (What the policy covers?)	<p>Accidental Death, Permanent Partial Disability, Permanent Total Disability, Temporary Total Disability.</p> <p>There are three plans for insured to opt, based on the requirement.</p>	3
6.	What are the major exclusion in the policy	<p>We will not be liable to make any payments under this policy in respect of:</p> <p>(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.</p>	5

		<p>(ii) Any claim for death or disability</p> <ol style="list-style-type: none"> from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide. 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. 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. <p>[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 multi-engine;]</p> <ol style="list-style-type: none"> arising or resulting from you committing any breach of law with criminal intent. <p>(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, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.</p> <p>(iv) Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:</p> <ol style="list-style-type: none"> 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. Nuclear weapons material The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. Nuclear, chemical and biological terrorism <p>(v) Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an</p>	
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		illegal act or any violation or attempted violation of the law.	
7.	Waiting Period	No Waiting Period	-
8.	Financial Limits of Coverage	Deductible – 1 week in case of Temporary Total Disablement 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	3
9.	Claims/Claims Procedure	Basic Documents: <ul style="list-style-type: none"> Duly completed claim form. Your Photo Identity Proof Copy of FIR/ Chargesheet and Final Report/ Panchnama /Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station Copy of Medico Legal Certificate (wherever it is required as per the circumstance of the Accident) duly attested by the concerned Hospital. Any other relevant document required by us for assessment of the claim. Specific documents are required for different sections of coverages as mentioned in the policy wordings. TAT for Claim Settlement will be 15 days from receiving the last document. Disability Certificate from the competent authority. 	7
10.	Policy Servicing - Claim Intimation and Processing	Toll free / IVRS number of the insurer : <u>Toll free No.1800 572 3013</u>	7
		1. Website / Email : https://kshema.co/ OR customer.support@kshema.co	
		Details of designated company officials to be contacted in time of claim : <ul style="list-style-type: none"> Customer can call our customer services Executive @1800 572 3013 or mail to 	

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		<p>customer.support@kshema.co or directly walk-in to any of our offices and can get your claim registered with us.</p> <p>Settlement Advice together with discharge voucher is sent within 7 days from the date of receipt of all documents</p>	
11.	Grievance Redressal and Policyholders Protection	<p>The protection of policyholders' interests is a fundamental aspect of the insurance industry aimed at safeguarding the rights and ensuring fair treatment of individuals or entities holding insurance policies. Various regulatory frameworks, guidelines, and industry practices are in place to uphold the interests of policyholders in order to ensure Transparency & disclosures, Fair treatment, Compliance with regulations, Privacy and data protection, Prompt claims settlement, Grievance Redressal Mechanisms etc</p> <p>Details of Grievance Redressal Officer of us: Chief Grievance Officer at mail to: gro@kshema.co</p> <ul style="list-style-type: none"> Bima Bharosa Portal: https://bimabharosa.irdai.gov.in/ <p>Ombudsman: https://www.cioins.co.in.</p> <p>Toll free No.1800 572 3013 or email us at customer.support@kshema.co</p>	6.0
12.	Things to Remember	<ul style="list-style-type: none"> Free Look Cancellation - 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 <ol style="list-style-type: none"> 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. Policy renewal: 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>Cancellation Clause:</p> <ol style="list-style-type: none"> The policyholder can cancel the policy at any time during the term, by informing the Company. In case the Policyholder cancels the policy, he/she is not required to give reasons for cancellations. 	10.0

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		<p>2. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.</p> <p>3. The Company shall –</p> <p>a) 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.</p> <p>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.</p> <p>c) In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances.</p>	
13.	Obligations of prospective Policyholder / Customer	<p>To disclose all material information at time of filling the proposal form: You are at an obligation to disclose all material information in the Proposal form. In the event of Misrepresentation, Mis-description or non-disclosure of any material fact by you, the Policy shall be void. In case of any change / modification / addition to the already declared information the same shall be brought to the notice to us immediately</p> <p>Non-disclosure of material information may affect the claim settlement.</p> <p>Disclosure of other material information during the policy period:</p> <p>You can contact our Customer Services over phone at the Toll-free No.1800 572 3013 or write to us at customer.support@kshema.co to intimate any change to the material information affecting the policy</p> <p>Insured to specify the material information:</p> <ol style="list-style-type: none"> 1. Complete personal details: Age, date of birth, occupation, address 2. Intermediary details 3. Coverage Limits: The maximum amount the insurance company will pay for claims. 	8.0
<p><u>Declaration by the Policyholder.</u></p> <p>I have read the above and confirm having noted the details.</p>			

Place:

(Signature of the Policyholder)

Date:

Note:

1. You may go through the policy related documents including CIS on our website at <https://kshema.co/>
2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

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