

KSHEMA PASSENGER CARRYING VEHICLE PACKAGE POLICY

CUSTOMER INFORMATION SHEET

Annexure C

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

Sl No	Title	Description	Policy/ Clause No/ Section
		(Please refer to applicable Policy Clause Number in next column)	
1.	Name of Insurance Product	Kshema Passenger Carrying Vehicle Package policy	Section I
2.	Unique Identification Number allotted by IRDAI	UIN to be mentioned	
3.	Structure/Type of Insurance Product	<p>Indemnity basis: We shall pay you in the event of accident caused by or arising out of the use of the Motor Vehicle anywhere in India against all sums including claimant's costs and expenses in loss of or damage to the vehicle insured/ Third party liability/Third party property damage/ Towing disabled Charges.</p> <p>Benefit basis: We shall pay the fixed benefit amount in case of personal accident cover for owner driver.</p>	Section II
4.	Sum Insured	<p>SUM INSURED - INSURED'S DECLARED VALUE (IDV)</p> <p>The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per scheduled below).</p> <p>Injury Or Death to Third Party: Compensation shall be as per the Motor Vehicles Act, 1988.</p> <p>Personal Accident Cover: Under this, the Owner Driver arising out of any one occurrence (refer to point # 6 for the benefit table or as mentioned in policy</p>	Section II

		<p>wordings) and our total liability shall not in the aggregate exceed the sum of Rs. 15 lakhs during any one period of insurance.</p> <p>Third Party Property Damage: If IMT 20 is chosen, there shall be a reduction in Limit of Liability from Rs 7,50,000 to Rs 6,000.</p> <p>Compensation to Paid Driver/Cleaners/Conductors: Under this, Compensation shall be the sum of Rs. 2 lakhs.</p>	
5.	Interests Insured/Segments for coverage	<p>A person who is a owner of the Passenger Carrying Vehicle and holds a valid/effective driving license.</p>	Section II
6.	Policy Coverage (What the policy covers?)	<p>I: LOSS OF OR DAMAGE TO THE VEHICLE INSURED</p> <p>The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon.</p> <p>a) by fire explosion self-ignition or lightning;</p> <p>b) by burglary housebreaking or theft;</p> <p>c) by riot and strike;</p> <p>d) by earthquake (fire and shock damage) ;</p> <p>e) by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;</p> <p>f) by accidental external means;</p> <p>g) by malicious act;</p> <p>h) by terrorist activity;</p> <p>i) whilst in transit by road rail inland- waterway lift elevator or air.</p> <p>j) by landslide rockslide</p> <p>II - LIABILITY TO THIRD PARTIES</p> <p>1) The company will cover the insured for legal costs and damages arising from accidents involving the vehicle. This includes compensation for death or bodily injury to others and property damage resulting from the vehicle's use, including loading and unloading.</p> <p>2) The Company will pay all costs and expenses incurred with its written consent.</p> <p>3) The company will also indemnify any driver using the vehicle with the insured's permission, as long as they follow the policy terms and conditions.</p> <p>4) The company can:</p> <ul style="list-style-type: none"> • Arrange representation at inquests or fatal inquiries related to covered deaths. • Defend any legal proceedings related to covered incidents. 	Section II

5) If a person covered by the policy dies, their personal representatives will be indemnified under the policy, provided they follow the same terms and conditions.

III - TOWING DISABLED VEHICLES

The policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle.

PROVIDED ALWAYS THAT:

- (a) Such towed vehicle is not towed for reward.
- (b) The Company shall not be liable by reason of this section of this policy in respect of damage to such towed vehicle or property being conveyed thereby.

IV- PERSONAL ACCIDENT COVER FOR OWNER CUM DRIVER

The company will pay compensation to the owner-driver for bodily injury or death directly related to the insured vehicle, including when driving, getting in or out, or traveling as a co-driver, caused by an accidental, visible external force. Compensation is provided if the injury results in death or a specified outcome within six months.

NATURE OF INJURY	SCALE OF COMPENSATION
1. Death	100%
2. Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
3. Loss of one limb or sight of one eye	50%
4. Permanent total disablement from injuries other than named above resulted in 100% disability.	100%

1) Compensation for the owner-driver will only be paid under one item per incident, with a maximum total of Rs. 15 lakhs per insurance period.

2) No compensation is provided for injuries or death resulting from self-harm, suicide, physical defects, or accidents occurring under the influence of alcohol or drugs.

3) Compensation is paid directly to the insured or their legal representatives, who must acknowledge receipt as full settlement.

This cover is subject to

(a) the owner-driver is the registered owner of the vehicle insured herein.

(b) the owner-driver is the insured named in this policy.

(c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

7.

Below are the Add-On covers available for 'YOU' to choose:

	Add on Cover	<p>a. Nil depreciation.</p> <p>b. Engines protection cover (Maximum liability is up to the value of the engine)</p> <p>c. Return to invoice cover (Maximum liability is up to the value of invoice)</p> <p>d. NCB protection.</p> <p>e. Additional towing charges (Maximum liability is 10,000/-)</p> <p>f. Consumables cover (Maximum liability is Rs 50,000/-)</p>	Add On Wordings
8.	Loss Participation	<p>Deductible:</p> <p>The Company shall not be liable for each and every claim under Section -I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.</p>	Section III
9.	Exclusions (what the policy does not cover)	<p>General Exclusions:</p> <p>1) No coverage for loss, damage, or liability outside the geographical area specified.</p> <p>2) No coverage for claims arising from contractual obligations.</p> <p>3) No coverage if the vehicle is:</p> <ul style="list-style-type: none"> • Used outside the specified limitations. • Driven by someone not listed in the Driver's Clause. <p>4) No coverage for</p> <p>(i) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.</p> <p>(ii) Liability from radiation or nuclear contamination.</p> <p>5) No coverage for damage or liability from nuclear weapons material.</p> <p>6) No coverage for incidents related to war, civil war, or similar conflicts, unless the insured proves the claim is unrelated to these events.</p> <p>Own Damage Exclusions:</p> <p>1) No coverage for:</p> <ul style="list-style-type: none"> • Consequential loss, depreciation, wear and tear, mechanical or electrical breakdowns, or damage from overloading. • Theft-related damage to accessories unless the vehicle is also stolen. • Tyre and tube damage unless the vehicle is also damaged; coverage is limited to 50% of replacement cost. <p>2) No coverage for loss or damage if the insured or driver is under the influence of alcohol or drugs.</p> <p>Liability to Third party Exclusions:</p> <p>1) No coverage for incidents beyond the limits of any carriage way, related to loading or unloading.</p> <p>2) No coverage for death or injury to employees of the insured, except as required by law.</p>	Section III

		<p>3) No coverage for death or injury to non-passengers or individuals mounting or dismounting the vehicle, except for passengers under employment contracts.</p> <p>4) No coverage for damage to property owned or controlled by the insured or their household.</p> <p>5) No coverage for damage to bridges, viaducts, roads, or anything beneath them caused by the vehicle's weight or vibrations.</p> <p>6) No coverage for death or injury to individuals not employed by the insured or not carried for hire, except for owners or representatives of the goods being transported.</p>	
10.	Special Conditions and warranties (if any)	<p>You / whoever so driving the vehicle should have the Valid and Effective Driving License</p> <p>You / whoever so have to take all the reasonable precautions to prevent accidents and shall comply with all statutory obligations.</p>	Section IV
11.	Admissibility of Claim	<p>Principle OD Admissibility: Is any loss of or damage to the vehicle.</p> <p>Denial of claims: By exclusion as mentioned</p> <p>Claim Process</p> <ul style="list-style-type: none"> Customer can call our customer services Executive @1800 572 3013 or mail to customer.support@kshema.co or directly walk-in to any of our offices and can get his/her claim registered with us. Settlement Advice together with discharge voucher is sent within 7 days from the date of receipt of all documents. <p>The following basic Claim documents have to be submitted by the insured.</p> <p>Basic Documents:</p> <ul style="list-style-type: none"> Motor Claim Form Copy of Registration Certificate Copy of Driving License FIR in case of TP Injury/Death Case Date and Time of Accident. 	Section IV
12.	Policy Servicing - Claim Intimation and Processing	<p>Toll free / IVRS number of the insurer: <u>Toll free No.1800 572 3013</u></p> <p>Website / Email: <u>Visit www.kshema.co OR customer.support@kshema.co</u></p> <p>Details of designated company officials to be contacted in time of claim:</p> <ul style="list-style-type: none"> You or someone claiming on behalf must inform us in writing immediately and in any event within 30 days. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document. 	Section IV

		<ul style="list-style-type: none"> Upon acceptance of an offer of settlement as stated above by the insured person, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the company. 																																																																							
13.	Grievance Redressal and Policy holders 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>	Section V																																																																						
		<p>Details of Grievance Redressal Officer of the insurer: Chief Grievance Officer at gro@kshema.co</p>																																																																							
		<p>Bima Bharosa Portal: https://bimabharosa.irdai.gov.in/</p>																																																																							
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		18	Maharashtra	Thane	022-20812868/69	oio.thane@cioins.co.in	
		Toll free No.1800 572 3013 or email us at customer.support@kshema.co					
14.	Obligations of prospective Policy holder / Customer	<p>To disclose all material information at time of filling the proposal form:</p> <p>Insured is at obligation to disclose all material information in the Proposal form. 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>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer 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>Insured can contact our Customer Services over phone at the <u>Toll-free No.1800 572 3013</u> 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 information:</p> <ol style="list-style-type: none"> 1. Insured details: Like Age, Occupation, gender etc. 2. Risk Details: Like place of occupation, Consumption of narcotics etc. 3. Previous Insurance details: Details of any past insurance/claim details. 4. Usage of the vehicle 5. Any Other insurance policies currently. 6. Carrying capacity. 					Section IV

Declaration by the Policyholder.

KSHEMA GENERAL INSURANCE LIMITED

UIN: IRDAN162RPMT0024V01202627

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

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.

