

Date: 18th June 2026

Products Information

Name of the Insurer: Kshema General Insurance Limited

S. No.	IRDAI Product/Rider Number - UIN	Brand Name of Product/Add-on	LOB	Product Type	Offer to public from	Offer to public ended from
1.	IRDAN162RP0001V01202324	Kshema Prakruthi	Crop	Retail	05.05.2023	31.05.2023
2.	IRDAN162RP0002V01202324	Kshema Sukruthi	Crop	Retail	05.05.2023	31.05.2023
3.	IRDAN162RP0001V02202324	Kshema Prakruthi	Crop	Retail	01.06.2023	15.09.2024
4.	IRDAN162RP0002V02202324	Kshema Sukruthi	Crop	Retail	01.06.2023	15.09.2024
5.	IRDAN162RP0028V01202324	Pradhan Mantri Fasal Bima Yojana (PMFBY)	Crop	Retail	15.06.2023	17.07.2023
6.	IRDAN162RP0029V01202324	Restructured Weather Based Crop Insurance Scheme (RWBCIS)	Crop	Retail	14.07.2023	20.08.2023
7.	IRDAN162RP0028V02202324	Pradhan Mantri Fasal Bima Yojana (PMFBY)	Crop	Retail	18.07.2023	20.08.2023
8.	IRDAN162RP0028V03202324	Pradhan Mantri Fasal Bima Yojana (PMFBY)	Crop	Retail	21.08.2023	
9.	IRDAN162RP0029V02202324	Restructured Weather Based Crop Insurance Scheme (RWBCIS)	Crop	Retail	21.08.2023	
10.	IRDAN162RP0001V03202324	Kshema Prakriti	Crop	Retail	15.09.2023	03.11.2023
11.	IRDAN162RP0002V03202324	Kshema Sukriti	Crop	Retail	15.09.2023	03.11.2023
12.	IRDAN162RP0001V04202324	Kshema Prakriti	Crop	Retail	04.11.2023	28.03.2024
13.	IRDAN162RP0002V04202324	Kshema Sukriti	Crop	Retail	04.11.2023	28.03.2024
14.	IRDAN162RP0001V05202324	Kshema Prakriti	Crop	Retail	29.03.2024	15.09.2024
15.	IRDAN162RP0002V05202324	Kshema Sukriti	Crop	Retail	29.03.2024	15.09.2024
16.	IRDAN162RP0003V01202324	Kshema Bharat Griha Raksha (KBGR)	Property	Retail	30.03.2024	
17.	IRDAN162RPCR0004V01202425	Kshema Samriddhi	Crop	Retail	08.08.2024	10.11.2025
18.	IRDAN162RPCR0005V01202425	Kshema Prakriti	Crop	Retail	16.09.2024	26.06.2025
19.	IRDAN162RPCR0006V01202425	Kshema Sukriti	Crop	Retail	16.09.2024	26.06.2025
20.	IRDAN162RPMT0007V01202425	Kshema Two-Wheeler Liability Only Policy	Motor	Retail	24.09.2024	
21.	IRDAN162RPMT0008V01202425	Kshema Two-Wheeler Long Term Liability Only Policy	Motor	Retail	24.09.2024	
22.	IRDAN162RPMT0009V01202425	Kshema Private Car Liability Only Policy	Motor	Retail	24.09.2024	

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23.	IRDAN162RPMT0010V01202425	Kshema Private Car Long Term Liability Only Policy	Motor	Retail	24.09.2024	
24.	IRDAN162RPMT0011V01202425	Kshema Passenger Carrying Vehicle Liability Only Policy	Motor	Retail	24.09.2024	
25.	IRDAN162RPMT0012V01202425	Kshema Goods Carrying Vehicle Liability Only Policy	Motor	Retail	24.09.2024	
26.	IRDAN162RPMT0013V01202425	Kshema Miscellaneous Vehicles Liability Only Policy	Motor	Retail	24.09.2024	
27.	IRDAN162RPMT0014V01202425	Kshema Compulsory Personal Accident Policy	Motor	Retail	24.09.2024	
28.	IRDAN162CPPR0015V01202425	Kshema Bharat Laghu Udyam Suraksha Policy	Property	Commercial	24.09.2024	
29.	IRDAN162CPPR0016V01202425	Kshema Bharat Sookshma Udyam Suraksha Policy	Property	Commercial	24.09.2024	
30.	KSGPAIP25035V012425	Kshema Individual Personal Accident Policy	Health	Personal Accident (Individual)	30.09.2024	
31.	IRDAN162RPPR0017V01202425	Kshema Home Insurance Policy	Property	Retail	11.03.2025	
32.	IRDAN162CPPR0018V01202425	Kshema Shop Insurance Policy	Property	Commercial	11.03.2025	
33.	IRDAN162RPCR0005V02202425	Kshema Prakriti	Crop	Retail	27.06.2025	10.11.2025
34.	IRDAN162RPCR0006V02202425	Kshema Sukriti	Crop	Retail	27.06.2025	10.11.2025
35.	IRDAN162RPCR0005V02202425/ A0001V01202425	Kshema Prakriti (Add On)	Crop	Retail	01.07.2025	10.11.2025
36.	IRDAN162RPCR0006V02202425/ A0001V01202425	Kshema Sukriti (Add On)	Crop	Retail	01.07.2025	10.11.2025
37.	IRDAN162RPCR0019V01202526	Kshema Kisan Sathi Insurance Policy	Crop	Retail	11.08.2025	

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38.	KSGHLIP26036V012526	Kshema Hospi DinDhan Suraksha (Retail)	Health Insurance (Individual)	Retail	11.09.2025	
39.	IRDAN162RPCR0020V01202526	Kshema Prakriti	Crop	Retail	11.11.2025	
40.	IRDAN162RPCR0021V01202526	Kshema Sukriti	Crop	Retail	11.11.2025	
41.	IRDAN162RPCR0022V01202526	Kshema Samriddhi	Crop	Retail	11.11.2025	
42.	KSGPAGP26037V012526	Kshema Group Personal Accident Policy	Personal Accident (Group)	Retail	04.02.2026	
43.	KSGHLGP26038V012526	Kshema Hospi DinDhan Suraksha (Group)	Health Insurance (Group)	Retail	04.02.2026	
44.	IRDAN162CPSU0023V01202526	Kshema Surety Bond Insurance	Surety	Commercial	04.02.2026	
45.	IRDAN162RPMT0024V01202627	Kshema Passenger Carrying Vehicle Package Policy	Motor	Retail	11.06.2026	
46.	IRDAN162CPPR0025V01202627	Kshema Standard Fire and Special Perils Policy	Property	Commercial	11.06.2026	
47.	IRDAN162CPPR0025V01202627/ A0001V01202627	Deterioration of Stocks in Cold Storage premises due to power failure following damage due to an insured peril	Property	Commercial	11.06.2026	
48.	IRDAN162CPPR0025V01202627/ A0002V01202627	Removal of Debris (in excess of 1% of the claim amount)	Property	Commercial	11.06.2026	
49.	IRDAN162CPPR0025V01202627/ A0003V01202627	Architects, Surveyors and Consulting Engineers Fees (in excess of 3% of the claim amount)	Property	Commercial	11.06.2026	

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50	IRDAN162CPPR0025V01202627/ A0004V01202627	Forest Fire	Property	Commercial	11.06.2026	
51	IRDAN162CPPR0025V01202627/ A0005V01202627	Impact Damage due to Insured's own Rail/Road Vehicles, Forklifts, Cranes, Stackers and the like and articles dropped therefrom.	Property	Commercial	11.06.2026	
52	IRDAN162CPPR0025V01202627/ A0006V01202627	Spontaneous Combustion	Property	Commercial	11.06.2026	
53	IRDAN162CPPR0025V01202627/ A0007V01202627	Omission to Insure additions, alterations or extensions	Property	Commercial	11.06.2026	
54	IRDAN162CPPR0025V01202627/ A0008V01202627	Earthquake (Fire and Shock)	Property	Commercial	11.06.2026	
55	IRDAN162CPPR0025V01202627/ A0009V01202627	Spoilage Material Damage Cover	Property	Commercial	11.06.2026	
56	IRDAN162CPPR0025V01202627/ A0010V01202627	Leakage and Contamination Cover	Property	Commercial	11.06.2026	
57	IRDAN162CPPR0025V01202627/ A0011V01202627	Loss of Rent Cover	Property	Commercial	11.06.2026	
58	IRDAN162CPPR0025V01202627/ A0012V01202627	Insurance of Additional Expenses of Rent for an Alternative Accommodation Policy may be extended to cover the above subject to following:	Property	Commercial	11.06.2026	
59	IRDAN162CPPR0025V01202627/ A0013V01202627	Temporary Removal of Stocks Clause	Property	Commercial	11.06.2026	
60	IRDAN162CPPR0025V01202627/ A0014V01202627	Start-up Expenses	Property	Commercial	11.06.2026	
61	IRDAN162CPPR0025V01202627/ A0015V01202627	Contract Price Insurance Clause	Property	Commercial	11.06.2026	

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62	IRDAN162CPPR0025V01202627/ A0016V01202627	Reinstatement Value Policies	Property	Commercial	11.06.2026	
63	IRDAN162CPPR0025V01202627/ A0017V01202627	Local Authorities Clause	Property	Commercial	11.06.2026	
64	IRDAN162CPPR0025V01202627/ A0018V01202627	Escalation Clause	Property	Commercial	11.06.2026	
65	IRDAN162CPPR0025V01202627/ A0019V01202627	Floater Clause	Property	Commercial	11.06.2026	
66	IRDAN162CPPR0025V01202627/ A0020V01202627	Declaration Clause	Property	Commercial	11.06.2026	
67	IRDAN162CPPR0025V01202627/ A0021V01202627	Voluntary Deductible Clause	Property	Commercial	11.06.2026	
68	IRDAN162CPPR0025V01202627/ A0022V01202627	Floater declaration clause	Property	Commercial	11.06.2026	
69	IRDAN162CPPR0025V01202627/ A0023V01202627	Molten metal spillage clause	Property	Commercial	11.06.2026	
70	IRDAN162CPPR0025V01202627/ A0024V01202627	Decontamination and cost of clean-up expenses/industry's seepage, pollution and contamination clause	Property	Commercial	11.06.2026	
71	IRDAN162CPPR0025V01202627/ A0025V01202627	Expediting costs	Property	Commercial	11.06.2026	
72	IRDAN162CPPR0025V01202627/ A0026V01202627	Protection and preservation of property/precautionary measures/loss minimization	Property	Commercial	11.06.2026	
73	IRDAN162CPPR0025V01202627/ A0027V01202627	Contract works	Property	Commercial	11.06.2026	
74	IRDAN162CPPR0025V01202627/ A0028V01202627	Sprinkler Up-Grading Costs	Property	Commercial	11.06.2026	

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75	IRDAN162CPPR0025V01202627/ A0029V01202627	Expenses for Loss Minimization	Property	Commercial	11.06.2026	
76	IRDAN162CPPR0025V01202627/ A0030V01202627	Claim preparation costs	Property	Commercial	11.06.2026	
77	IRDAN162CPPR0025V01202627/ A0031V01202627	Cost Of Rewriting of Record	Property	Commercial	11.06.2026	
78	IRDAN162CPPR0025V01202627/ A0032V01202627	Brand/trademarks	Property	Commercial	11.06.2026	
79	IRDAN162CPPR0025V01202627/ A0033V01202627	Obsolete spare parts	Property	Commercial	11.06.2026	
80	IRDAN162CPPR0025V01202627/ A0034V01202627	Deliberate damage	Property	Commercial	11.06.2026	
91	IRDAN162CPPR0025V01202627/ A0035V01202627	S6ue and labour charges	Property	Commercial	11.06.2026	
82	IRDAN162CPPR0025V01202627/ A0036V01202627	Accidental damage clause	Property	Commercial	11.06.2026	
83	IRDAN162CPPR0025V01202627/ A0037V01202627	New Location Cover	Property	Commercial	11.06.2026	
84	IRDAN162CPPR0025V01202627/ A0038V01202627	Property under care custody and control/non owned assets	Property	Commercial	11.06.2026	
85	IRDAN162CPPR0025V01202627/ A0039V01202627	Immediate repairs	Property	Commercial	11.06.2026	
86	IRDAN162CPPR0025V01202627/ A0040V01202627	Pair and set clause	Property	Commercial	11.06.2026	
87	IRDAN162CPPR0025V01202627/ A0041V01202627	Fire extinguishing / fighting expenses	Property	Commercial	11.06.2026	
88	IRDAN162CPPR0025V01202627/ A0042V01202627	Civil or local authorities' clause, demolition and	Property	Commercial	11.06.2026	

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		increased cost of construction				
89	IRDAN162CPPR0025V01202627/ A0043V01202627	Involuntary betterment / technological advancements	Property	Commercial	11.06.2026	
90	IRDAN162CPPR0025V01202627/ A0044V01202627	Damage to building (occasioned by theft)	Property	Commercial	11.06.2026	
91	IRDAN162CPPR0025V01202627/ A0045V01202627	Errors & omissions	Property	Commercial	11.06.2026	
92	IRDAN162CPPR0025V01202627/ A0046V01202627	Minor works extension	Property	Commercial	11.06.2026	
93	IRDAN162CPPR0025V01202627/ A0047V01202627	Undamaged foundations	Property	Commercial	11.06.2026	
94	IRDAN162CPPR0025V01202627/ A0048V01202627	Capital additions/newly acquired property	Property	Commercial	11.06.2026	
95	IRDAN162CPPR0025V01202627/ A0049V01202627	New Acquisitions	Property	Commercial	11.06.2026	
96	IRDAN162CPPR0025V01202627/ A0050V01202627	Smoke damage	Property	Commercial	11.06.2026	
97	IRDAN162CPPR0025V01202627/ A0051V01202627	Accidental Discharge of Gas Flooding Systems	Property	Commercial	11.06.2026	
98	IRDAN162CPPR0025V01202627/ A0052V01202627	Contamination and commingling of stocks	Property	Commercial	11.06.2026	
99	IRDAN162CPPR0025V01202627/ A0053V01202627	Leakage and Overflowing of Storage Tanks (Other than water storage tanks)	Property	Commercial	11.06.2026	
100	IRDAN162CPPR0025V01202627/ A0054V01202627	Seasonal Enhancement of Stocks Cover	Property	Commercial	11.06.2026	
101	IRDAN162CPPR0025V01202627/ A0055V01202627	Goods and Stocks undergoing any	Property	Commercial	11.06.2026	

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		heating or drying process				
102	IRDAN162CPPR0025V01202627/ A0056V01202627	Outbuilding Clause	Property	Commercial	11.06.2026	
103	IRDAN162CPPR0025V01202627/ A0057V01202627	Damages to Underground Services	Property	Commercial	11.06.2026	
104	IRDAN162CPPR0025V01202627/ A0058V01202627	Landscaping Cost	Property	Commercial	11.06.2026	
105	IRDAN162CPPR0025V01202627/ A0059V01202627	Duty Liability	Property	Commercial	11.06.2026	
106	IRDAN162CPPR0025V01202627/ A0060V01202627	Accounts Receivable	Property	Commercial	11.06.2026	
107	IRDAN162CPPR0025V01202627/ A0061V01202627	Property of Employees and Visitors/Personal Effects	Property	Commercial	11.06.2026	
108	IRDAN162CPPR0025V01202627/ A0062V01202627	Property Outside/Away from the Premises	Property	Commercial	11.06.2026	
109	IRDAN162CPPR0025V01202627/ A0063V01202627	Tenants Improvement	Property	Commercial	11.06.2026	
110	IRDAN162CPPR0025V01202627/ A0064V01202627	Start-up/Shutdown Expenses	Property	Commercial	11.06.2026	
111	IRDAN162CPPR0025V01202627/ A0065V01202627	Waiver of Subrogation	Property	Commercial	11.06.2026	
112	IRDAN162CPPR0025V01202627/ A0066V01202627	Trace and Access	Property	Commercial	11.06.2026	
113	IRDAN162CPPR0025V01202627/ A0067V01202627	Waiver of Underinsurance	Property	Commercial	11.06.2026	
114	IRDAN162CPPR0025V01202627/ A0068V01202627	Deferred Payments	Property	Commercial	11.06.2026	

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115	IRDAN162CPPR0025V01202627/ A0069V01202627	Catalyst and Consumable (including lining and refractory) interest in process	Property	Commercial	11.06.2026	
116	IRDAN162CPPR0025V01202627/ A0070V01202627	Exhibition, Exposition, Fair or Trade Show	Property	Commercial	11.06.2026	
117	IRDAN162CPPR0025V01202627/ A0071V01202627	Lawns, Plants, Shrubs or Trees	Property	Commercial	11.06.2026	
118	IRDAN162CPPR0025V01202627/ A0072V01202627	Unrepaired Damage	Property	Commercial	11.06.2026	
119	IRDAN162CPPR0025V01202627/ A0073V01202627	Seventy-Two Hours Clause	Property	Commercial	11.06.2026	
120	IRDAN162CPPR0025V01202627/ A0074V01202627	Additional Insureds (to be named in The Schedule)	Property	Commercial	11.06.2026	
121	IRDAN162CPPR0025V01202627/ A0075V01202627	Multiple Insured Clause	Property	Commercial	11.06.2026	
122	IRDAN162CPPR0025V01202627/ A0076V01202627	Payments on Account	Property	Commercial	11.06.2026	
123	IRDAN162CPPR0025V01202627/ A0077V01202627	Non-Vitiation Clause	Property	Commercial	11.06.2026	
124	IRDAN162CPPR0025V01202627/ A0078V01202627	Nominated Loss Adjusters	Property	Commercial	11.06.2026	
125	IRDAN162CPPR0025V01202627/ A0079V01202627	Non-Invalidation	Property	Commercial	11.06.2026	
126	IRDAN162CPPR0025V01202627/ A0080V01202627	Primary and Non-Contributory	Property	Commercial	11.06.2026	
127	IRDAN162CPPR0025V01202627/ A0081V01202627	Vehicle Load Clause	Property	Commercial	11.06.2026	
128	IRDAN162CPPR0025V01202627/ A0082V01202627	Un-Occupancy Clause	Property	Commercial	11.06.2026	

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129	IRDAN162CPPR0025V01202627/ A0083V01202627	Leak search / finding cost Clause	Property	Commercial	11.06.2026	
130	IRDAN162CPPR0025V01202627/ A0084V01202627	Loss Payee Clause	Property	Commercial	11.06.2026	
131	IRDAN162CPPR0025V01202627/ A0085V01202627	Broad Water Damage	Property	Commercial	11.06.2026	
132	IRDAN162CPPR0025V01202627/ A0086V01202627	Margin Clause	Property	Commercial	11.06.2026	
133	IRDAN162CPPR0025V01202627/ A0087V01202627	De watering Expenses	Property	Commercial	11.06.2026	
134	IRDAN162CPPR0025V01202627/ A0088V01202627	Debris Removal for Foreign Debris	Property	Commercial	11.06.2026	
135	IRDAN162CPPR0025V01202627/ A0089V01202627	Salvage Disposal	Property	Commercial	11.06.2026	
136	IRDAN162CPPR0025V01202627/ A0090V01202627	Automatic Reinstatement Clause	Property	Commercial	11.06.2026	
137	IRDAN162CPPR0025V01202627/ A0091V01202627	Mould and Fungi Clause	Property	Commercial	11.06.2026	
138	IRDAN162CPPR0025V01202627/ A0092V01202627	Cost of Clearing Drains Clause	Property	Commercial	11.06.2026	
139	IRDAN162CPPR0025V01202627/ A0093V01202627	Green Clause	Property	Commercial	11.06.2026	
140	IRDAN162CPPR0025V01202627/ A0094V01202627	Control of Damaged Goods	Property	Commercial	11.06.2026	
141	IRDAN162CPPR0025V01202627/ A0095V01202627	Undamaged Parts Clause/Destruction of Sound Property	Property	Commercial	11.06.2026	
142	IRDAN162CPPR0025V01202627/ A0096V01202627	Electrical Installation Clause	Property	Commercial	11.06.2026	

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143	IRDAN162CPPR0025V01202627/ A0097V01202627	Temporary Repair Cost	Property	Commercial	11.06.2026	
144	IRDAN162CPPR0025V01202627/ A0098V01202627	Modification Costs and Expenses for Incompatibility of Equipment	Property	Commercial	11.06.2026	
145	IRDAN162CPPR0025V01202627/ A0099V01202627	Laptop Computer	Property	Commercial	11.06.2026	
146	IRDAN162CPPR0025V01202627/ A0100V01202627	Road Pavements and Street Furniture	Property	Commercial	11.06.2026	
147	IRDAN162CPPR0025V01202627/ A0101V01202627	Additional Customs Duty	Property	Commercial	11.06.2026	
148	IRDAN162CPPR0025V01202627/ A0102V01202627	Vessel Impact to Jetty	Property	Commercial	11.06.2026	
149	IRDAN162CPPR0025V01202627/ A0103V01202627	Défense Costs	Property	Commercial	11.06.2026	
150	IRDAN162CPPR0025V01202627/ A0104V01202627	Pollution Clean Up and Removal	Property	Commercial	11.06.2026	
151	IRDAN162CPPR0025V01202627/ A0105V01202627	Valuable Papers and Records	Property	Commercial	11.06.2026	
152	IRDAN162CPPR0025V01202627/ A0106V01202627	Property In Transit (Within the Premises)	Property	Commercial	11.06.2026	
153	IRDAN162CPPR0025V01202627/ A0107V01202627	Property In Course of Construction/Erection	Property	Commercial	11.06.2026	
154	IRDAN162CPPR0025V01202627/ A0108V01202627	Temporary Removal of Other Property	Property	Commercial	11.06.2026	
155	IRDAN162CPPR0025V01202627/ A0109V01202627	Workmen Allowed	Property	Commercial	11.06.2026	
156	IRDAN162CPPR0025V01202627/ A0110V01202627	Plate Glass Extension	Property	Commercial	11.06.2026	

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157	IRDAN162CPPR0025V01202627/ A0111V01202627	Baggage	Property	Commercial	11.06.2026	
	IRDAN162CPPR0025V01202627/ A0112V01202627	Start Up Expenses (Non-Industrial Risk)	Property	Commercial	11.06.2026	
158	IRDAN162CPPR0025V01202627/ A0113V01202627	Expediting Expenses/ Increased Cost of Working	Property	Commercial	11.06.2026	
159	IRDAN162CPPR0025V01202627/ A0114V01202627	Aggravation Clause	Property	Commercial	11.06.2026	
160	IRDAN162CPPR0025V01202627/ A0115V01202627	Automatic Extension Clause / Tacit Renewal	Property	Commercial	11.06.2026	
161	IRDAN162CPPR0025V01202627/ A0116V01202627	Demolition And Increased Cost of Construction	Property	Commercial	11.06.2026	
162	IRDAN162CPPR0025V01202627/ A0117V01202627	Hire Purchase or Lease Agreements/Properties Under Consignment, Care, Custody and Control for Each Location	Property	Commercial	11.06.2026	
163	IRDAN162CPPR0025V01202627/ A0118V01202627	OEM Clause for Each Location / Original Equipment Manufacturing Parts	Property	Commercial	11.06.2026	
164	IRDAN162CPPR0025V01202627/ A0119V01202627	Unpacking Expense Clause	Property	Commercial	11.06.2026	
165	IRDAN162CPPR0025V01202627/ A0120V01202627	Expiration Clause	Property	Commercial	11.06.2026	
166	IRDAN162CPPR0025V01202627/ A0121V01202627	Waiver of Contribution Clause	Property	Commercial	11.06.2026	
167	IRDAN162CPPR0025V01202627/ A0122V01202627	Inadvertent Omission	Property	Commercial	11.06.2026	
168	IRDAN162CPPR0025V01202627/ A0123V01202627	Customer's Goods Clause	Property	Commercial	11.06.2026	

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169	IRDAN162CPPR0025V01202627/ A0124V01202627	Fine Art /Works of Art	Property	Commercial	11.06.2026	
170	IRDAN162CPPR0025V01202627/ A0125V01202627	Additional Expenses of Rent for an Alternative Accommodation for Tank Farms and Standalone warehouses (outside the manufacturing premises)	Property	Commercial	11.06.2026	
171	IRDAN162CPPR0025V01202627/ A0126V01202627	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only) with effect from 1st April, 2021	Property	Commercial	11.06.2026	

REGISTERED OFFICE

#413, 4th Floor, My Home Tycoon
Kundan Bagh, Begumpet, Hyderabad
500016, Telangana, India.

Kshema General Insurance Limited | IRDAI Reg. No. 162 | CIN No: U66000TG2018PLC125484

