

Kshema Shop Insurance Policy

Proposal Form

INTERMEDIARY DETAILS

Policy Issuing Office Address & Code:

Intermediary/Agent Name & Code (if any):

PROPOSER DETAILS

Name of Proposer:	Contact Details:
Address of Premises:	Email:
Period of Insurance:	Occupation / Business Activity:
PAN No:	Bank Details: (in case premium equal or more than one lakh)

DETAILS ABOUT BUSINESS COVERED

Details of insured property	Please tick in the space below:	
1. Offices, Shops, Hotels etc.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Industrial / Manufacturing risks	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Storage outside Industrial/ Manufacturing risks	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4. Tanks / Gas holders outside Industrial/ Manufacturing risks.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5. Utilities located outside Industrial/Manufacturing risks.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6. Boundary wall	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7. Basement Exposure to Stocks/Contents	Yes <input type="checkbox"/>	No <input type="checkbox"/>
8. Others (please specify)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
9. If used as warehouse / go-down (not located in a manufacturing unit), please give the list of goods stored.		
10. Fire Protection devices installed	<input type="checkbox"/> Portable Extinguishers	

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	<input type="checkbox"/> Small bore hose reels <input type="checkbox"/> Trailer Pumps/Fire engines
	<input type="checkbox"/> Hydrant System <input type="checkbox"/> Sprinkler System <input type="checkbox"/> Fixed Water Spray System <input type="checkbox"/> Foam System <input type="checkbox"/> Fire Alarm System <input type="checkbox"/> Gas Flooding System <input type="checkbox"/> Others, please specify below.
11. Construction details: <div style="display: flex; justify-content: space-between;"> <div> - Walls - Floor - Roof </div> <div> Kutcha <input type="checkbox"/> Pucca <input type="checkbox"/> Kutcha <input type="checkbox"/> Pucca <input type="checkbox"/> Kutcha <input type="checkbox"/> Pucca <input type="checkbox"/> </div> </div>	
a) Number of Floors	
b) Age of the Building	Less Than 5 Years = 5- 10 Years = 10- 20 Years = Above 20 Years =
12. Distance between the risk to be covered and nearest Fire Brigade.	
13. Whether You have insured the same property with any other Insurance Company with the same type of coverage (Give details)	
14. Whether Insurance was declined by any other Company (Give details)	

Policy to be issued in favour of (List out all the parties who have insurable interest) including the financial institutions:

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Sum Insured and Other details of Insured Property

(Indicate Sum Insured on the following basis):

- Sum Insured for the Stocks will be at market value.
- Sum Insured for other assets will be at market value in case of Burglary.
- Sum Insured for other assets will be at reinstatement value/market value in case of Fire.

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Descript ion of block	Buildings including plinth, basement, and additional structures	Furniture & Fixtures, Fittings and other Equipment	Stocks and stock-in-trade	Other content s	Total
					Rs
					Rs
					Rs
Sum Insureds:					
1. Fire		Rs	<input type="checkbox"/> Reinstatement Value <input type="checkbox"/> Market Value		
2. Burglary		Rs			

Premium Details:

Mode of payment	
Payment details	
Amount	

DECLARATIONS AND WARRANTY

I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information, which is relevant to my application for insurance that has not been disclosed to you. I/We agree that this proposal and the declarations shall be the basis of the contract between me/us, and Kshema General Insurance and I/We agree to accept a policy, subject to the conditions prescribed by Kshema General Insurance and to pay premium on the amount estimated above at the end of each policy period. I /We undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured.

If any additions or alterations are carried out in the risk proposed after the submission of this proposal form, then the same should be conveyed to the insurers immediately.

I/we hereby unconditionally allow the Company to share all my / our information being collected in this proposal form or through telephone / email / web-inputs means or other means, as updated from time to time within group entities.

Date: _____

Proposer's Signature: _____

☐ "I hereby declare that the mobile number and email ID mentioned in the proposal form are registered in my name. Therefore, I hereby authorize Kshema General Insurance Limited to send any communication during the policy period, including but not limited to claim-related information, payment confirmations, and claim repudiations, to my mobile number [] and email ID []."

"I hereby consent to the collection, use, and disclosure of my personal information by Kshema General Insurance Limited for the purposes of providing insurance services, including underwriting, claims processing, and customer service. I understand that my personal information may be shared with third-party service providers in relation to the insurance services and to meet the statutory & regulatory compliances. I acknowledge that I

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have the right to access, correct, or delete my personal information at any time by contacting Customer Support at customer.support@kshema.co. This consent is valid for the duration as specified in the Insurance Regulatory and Development Authority of India (Maintenance of Information by the Regulated Entities and Sharing of Information by the Authority) Regulations 2025 and any other applicable law”

Note: The liability of the Company does not commence until the proposal has been accepted by the Company and the full premium paid.

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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 of 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 renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakhs rupees.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

