

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

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1)	Product Name	Kshema Miscellaneous Vehicle Liability Only Policy	
2)	Unique Identification Number (UIN) allotted by IRDAI	IRDAN162RPMT0013V01202425	
3)	Structure	<p>Both Indemnity and Benefit Policies:</p> <ul style="list-style-type: none"> 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 to third party and Third-party property damage. Benefit basis: We shall pay the fixed benefit amount in case of personal accident cover for owner driver. 	Section II
4)	Interests Insured	A person who is a owner of the Misc D Carrying Vehicle and holds a valid and effective driving license	Section II
5)	Sum Insured / Motor Insured Declared Value Scope	<p>Injury Or Death to Third Party: Compensation shall be as per the Motor Vehicles Act, 2019 and its amendments from time to time.</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 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>Personal accident cover to Paid Driver: Under this, Compensation shall be the sum of Rs. 2 lakhs.</p>	Section II
6)	Policy Coverage	<p>I. Liability to third Party.</p> <p>a. Subject to the limits of liability as laid down in the Schedule hereto, we will indemnify You, in the event of an accident caused by or arising out of the use of the insured vehicle anywhere in India against all sums which the Insured shall become legally liable to pay in respect of</p> <ul style="list-style-type: none"> Death of or bodily injury to any person so far as it is necessary to meet the requirements of Motor Vehicles Act. Damage to any property other than property belonging to the Insured or held in trust or in the custody or control of the Insured up to the limit specified in the Schedule. <p>b. We shall pay all costs and expenses incurred by you, only with prior written consent by us.</p>	Section IV

- c. In Terms of and subject to the limitations of the indemnity granted by this section to You, We shall indemnify any driver who is driving the Motor vehicle on Your order or with Your permission, provided that such driver shall as though he/she was the Insured observe fulfil and be subject to the Terms Exceptions and Conditions of this Policy in so far as they apply.
- d. In the event of the death of any person entitled to indemnity under this Policy, We will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy, provided that such personal representative shall, as though such representative was the Insured, observe fulfil and be subject to the Terms, Exceptions and Conditions of this Policy in so far as they apply.
- e. The Company may at its own option
 - Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
 - Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

Avoidance of Certain Terms And Right of Recovery

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

Application of Limits of Indemnity

In the event of any accident involving indemnity to more than one person/Property, any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all Persons/Property indemnified and such indemnity shall apply in priority to the insured.

II. Personal Accident Cover for Owner Driver

Subject otherwise to the terms exceptions conditions and limitations of this Policy, we undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of such injury result in:

S. No.	Details of Injury	Scale of Compensation
I.	Death	100% of CSI
II.	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
III.	Loss of one limb or sight of one eye	50% of CSI
IV.	Permanent Total Disablement from injuries other than named above resulted in 100% disability.	100% of CSI

		<p>Provided always that</p> <p>a. The Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the company shall not in the aggregate exceed the sum of INR 15 lakhs during any one period of insurance.</p> <p>b. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to</p> <ul style="list-style-type: none"> • Intentional self-injury suicide or attempted suicide physical defect or infirmity or • An accident happening whilst such person is under the influence of intoxicating liquor or drugs. <p>This cover is subject to</p> <p>i. The owner-driver is the registered owner of the vehicle insured herein.</p> <p>ii. The owner-driver is the insured named in this policy.</p> <p>iii. 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.</p>	
7)	Add-on Cover	No Add-on covers available	
8)	Loss Participation	No Excess/Deductible applied.	
9)	Exclusions	<p>a. We will not be liable in respect of any claim arising whilst your vehicle herein</p> <ul style="list-style-type: none"> • being used otherwise than in accordance with the “Limitations as to Use” or • being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause. <p>b. We will not be liable in respect of any claim arising out of any contractual liability.</p> <p>c. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, we will not be liable in respect of death arising out of and in the course of employment of a person in your employment or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment.</p> <p>d. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, we will not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises.</p> <p>e. We not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accident, loss, damage and/or liability, arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, we will not be liable to make any payment in respect of such a claim.</p> <p>We will not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p>	Section III

<p>10)</p>	<p>Special Conditions and Warranties (if any)</p>	<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> <p>Cancellation Clause:</p> <p>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 the cancellation.</p> <p>We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.</p> <p>b. Under no circumstances will the Company cancel statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law except in case of double insurance or total loss.</p> <p>c. We will:</p> <p>I. Refund proportionate 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>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.</p> <p>III. In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances. In the case of policy term is more than 1 year, the premium for the year where risk has commenced will not be refunded and the premium for unexpired period shall be refunded in full.</p>	<p>Section IV</p>
<p>11)</p>	<p>Admissibility of Claim</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 your 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/Permit/Fitness/taxes (as applicable) All Police papers in case of TP Injury/Death Case Date and Time of Accident. <p>We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to you.</p> <p>Calculation</p> <p>Third party injury / Death – as Adjudicated by MACT</p> <p>Sum Insured – 15 lakhs (for Personal Accident for Owner Driver)</p> <p>Accident happened resulting in Death</p> <p>Claim Payable = 15 lakhs.</p>	<p>Section IV</p>
<p>12)</p>	<p>Policy Servicing - Claim Intimation and Processing</p>	<ul style="list-style-type: none"> Toll free / IVRS number of our company: Toll free No.1800 572 3013 Website / Email: https://kshema.co/ OR customer.support@kshema.co Details of designated company officials to be contacted in time of claim: 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>Section IV</p>

<p>13) Grievance Redressal and Policyholders Protection</p>	<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>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, you can address Your grievance as follows:</p> <ol style="list-style-type: none"> 1. For resolution of any query or grievance, You may contact the Policy issuing office or email Us at customer.support@kshema.co or through Kshema Application or write to Us at Grievance Redressal Officer, KSHEMA GENERAL INSURANCE LIMITED, Regd. Office #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016. 2. If You are not satisfied with the resolution provided, you may escalate to our Nodal Desk E-mail gro@kshema.co or raise the grievance through our website at https://kshema.co/grievance-redressal/ 3. In case Your complaint is not fully addressed by Us, you may use the Bima Bharosa, a Grievance Redressal Portal of IRDAI (Bima Bharosa) for escalating the complaint to IRDAI. Through Bima Bharosa You can register Your complaint online and track its status. For registration, please visit Website https://bimabharosa.irdai.gov.in/ 4. If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance at https://www.cioins.co.in. 	<p>Section V</p>
<p>14) Obligations of the Policyholder</p>	<ul style="list-style-type: none"> • 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. • We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to you. • In case of any change / modification / addition to the already declared information the same shall be brought to the notice to us immediately. • Non-disclosure of material information may affect the claim settlement. <p>Disclosure of other material information during the policy period:</p> <ul style="list-style-type: none"> • 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>Insured to specify the material information:</p> <ol style="list-style-type: none"> i. Complete personal details: Age, date of birth, occupation, address ii. Vehicle details: All the details that are there in the proposal form regarding your vehicle. iii. Intermediary details iv. Risk Details: <ul style="list-style-type: none"> • Coverage Type • Coverage Limits v. Claims History / Previous Insurance details: Details of any past insurance claims made for the vehicle or by you. 	<p>Section IV</p>

Declaration by the Policyholder.

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

Place:

Date:

(Signature of the Policyholder)

Note:

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