

Kshema Miscellaneous Vehicles Liability Only Policy

Proposal Form

FOR OFFICE USE ONLY

Intermediary Code: Intermediary Name:
Intermediary Aadhar No: PAN No:
Intermediary Email: Intermediary Contact No.:
Business Vertical:

INSURED DETAILS

Type of Cover : Liability Only Policy Proposal for : Roll over Endorsement Renewal New
Policy Start Date: Time: AM: PM: Expiry Date: at mid night.

PROPOSER DETAILS (To be filled in BLOCK letters only)

Name of the Insured: Contact No:
Permanent Address of the Insured:
Correspondence Address of the Insured:
Date of Birth: Nationality: Occupation:
Email: GSTIN: PAN No:
Aadhar No: Gender: Pin Code:

Please share the following for authentication purpose: Proof of Identity (POI) and Proof of Address (POA) [Tick whichever is applicable]

PAN Ration Card Passport Driving License Voter ID Card Others (Please specify):

Are you an existing Kshema Customer, If Yes, please specify Kshema policy number:

LIMITATION AS TO USE:

1) Miscellaneous Vehicle: The policy covers use only under a valid and effective permit to ply on roads within the meaning of the Motor Vehicles Act,2019 and its amendments from time to time or such a carriage falling under sub-section (3) of Section 66 of the Motor Vehicles Act,1988. The policy does not cover use for: a) Organised racing b) Pace Making c) Reliability trials d) Speed testing e) Carrying passengers other than employees of insured subject to seating capacity of vehicle f) driving the vehicle in violation of Driver clause.

DRIVERS CLAUSE:

Any person including insured: Provided that a person driving hold a valid and effective Driving Licence at the time of accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learners' Licence may also drive the Vehicle and that such a person satisfies the requirement of Section 3 of Motor Vehicle Act 2019 and Rule 3 of the Central Motor Vehicle Rules,2019 and its amendments from time to time.

DISCLAIMER:

1. I / We have been explained to form, including the clause on consent to call, and i/we have signed the same after understanding and accepting the terms contained therein.
2. The Policy shall be void from inception if the premium payment is not realized. In the event of misrepresentation, fraud or nondisclosure of material fact, the Company reserves the right to cancel the Policy. The policy is issued basis the information provided by you, which is available with the Company. In case of discrepancy/non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the Company within 15 days. This Policy is to be read in conjunction with the Policy wordings available on the www.kshema.co website of the Company. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

VEHICLE DETAILS

Registration Number: RTO Location:

Invoice Date (For New Vehicle): Date of Registration:

Year of Manufacture: Vehicle Make / Model / Variant:

Engine Number: Chassis Number: Fuel Type:

Seating Capacity including driver: Cubic Capacity / Kilo Watts:

Colour of Vehicle: Type of body:

Whether the use of vehicle is limited to own premises? Yes No

Whether the vehicle is used for commercial purpose? Yes No

Whether the vehicle is used for driving tuitions? Yes No

Whether the vehicle is driven by non- conventional source of power / CNG / LPG / Bi-Fuel? Yes No

If 'YES', please give details:

RISK INCLUSION / EXCLUSION

APPOINTEE DETAILS (if nominee is a minor)

Personal Accident Cover of Rs 15,00,000 for the Owner Driver.	Name of the Nominee	Relationship	Age	Name of Appointee*	Relationship to the Nominee

Compulsory Personal Accident (PA) Cover for owner-driver (PA Cover for Owner- Driver is compulsory for individual vehicle owners)

I hereby declare that the Owner Driver does not require Compulsory Personal Accident Cover as

The Owner-Driver already has CPA cover on any of the Insured's other vehicles OR insured has a PA policy with minimum sum insured of Rs.15 lakhs.

Policy Number: Insurance Company:

Policy Period: to

The Owner Driver does not have an effective driving license.

Note: Where the owner driver owns more than one vehicle, compulsory PA cover can be granted for any one vehicle as opted by him/her.) Personal Accident cover for owner driver is compulsory for Sum Insured of 15 lacs for Two-wheeler, Private Car and Commercial Vehicles. Compulsory PA Cover for Owner Drivers cannot be granted where the Vehicle is owned by a company, a partnership firm or a similar body corporate.

Kshema General Insurance Limited | Proposal Form

1. Do you wish to cover Personal Accident to Paid Driver , Yes No
2. Do you wish to cover legal liability?
 - A. Paid Driver Yes No If Yes, no of persons
 - B. Passengers Excluding Liability for Accidents To Employees of The Insured Arising Out of and In Course Of Their Employment.
Yes No If Yes, No. of Persons
3. Do you wish to cover Indemnity to Hirer - Liability only Policy - Negligence of the Owner or Hirer. Yes No
4. Do you wish to opt Mobile Cranes/Drilling Rigs/ Mobile Plants/Excavators/ Navvies/ Shovels/ Grabs/Rippers. Yes No
5. Do you wish to opt Agricultural and Forestry Vehicles and Other Miscellaneous vehicles with Trailers attached - Extended Cover . Yes No
6. Do you wish to opt Exclusion of Liability to the Public Working Risk (Except as required by the Motor Vehicle Act, 1988) Yes No
7. Do you wish to opt Mobile Shops /Canteens and Mobile Surgeries/ Dispensaries. Yes No
8. Do you wish to opt Exclusion of damage while in use as a Tool of Trade. Yes No
9. Do you wish to opt Mobile Plant-Inclusion of Liability to the Public Working Risk Where Tool of Trade is used only for work performed in or upon the Vehicle or Trailer. Yes No
10. Do you wish to opt Mobile Plant - Inclusion of Liability to the Public Working Risk. Yes No
11. Do you wish to restrict Third Party Property Damage of 7.5 Lakh for Misc-D Vehicle to the statutory TPPD liability limit of 6,000/- only? Yes No

VEHICLE INSURANCE HISTORY

1. Name and Address of Previous Insurer:
2. Previous Policy Type*: Package Cover Liability only Others
3. Previous Policy Number:
4. Period of Insurance: to
5. Have you made any claim in the previous expiring policy? Yes No
If yes, please provide details for 3 years (year, no. of claims, claim amount Rs.)
6. Whether the vehicle was new or second hand at the time of purchase: New Second Hand
7. Will the vehicle be used exclusively for
 - i. Private, Social, Domestic, Pleasure Professional Purpose? Yes No
 - ii. Carriage of goods other than sample or personal luggage? Yes No
8. Is the vehicle is in good condition? Yes No
If NO, please give details:

OTHER INFORMATION

1. Pick tick if extension of geographical area required. If yes, select the country
 Bangladesh Bhutan Maldives Nepal Pakistan Sri Lanka.
2. Use of my vehicle is limited to own premise? Yes No
3. Age and Date of Birth: Owner Driver:
4. I or my driver suffer from defective vision or hearing or any physical infirmity? Yes No
If yes, please give details:
There is a previous history of driving offences (involved / convicted for causing any accident of loss) by me or my drivers: Yes No
If yes, please give details:

BANK DETAILS

PAYMENT DETAILS

Cheque
 Demand Draft
 Credit/Debit Card
 Online Payment

Amount:
 Date :
 Transaction Reference No:

IFSC / MICR Code:
 Transaction Date :

Bank and Branch Name:

REFUND / CLAIMS DETAILS

Details as per premium cheque to be used for electronic fund transfer.
 Cancelled cheque submitted of another bank.

Account number	IFSC / MICR Code	Bank Name	Account Holder name

DISCLAIMER:

Kshema General Insurance Limited shall not be liable to anybody, in any manner, whatsoever if the Online transaction does not complete.

DECLARATION:

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and I/We hereby agree that this declaration shall form the basis of the contract between me/us and the "Kshema General Insurance Ltd. "I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the Same would be conveyed to us immediately.

I/We hereby agree and confirm that this proposal is being considered subject to valid Pollution Under Control (PUC) Certificate/Fitness Certificate declared by me/us and/or disclosed to the Company's representative before the date of commencement of the risk and I/We further undertake to renew and maintain a valid and effective PUC throughout the duration of the Policy. I/ We agree and undertake to immediately inform the Company in case of change on account of addition of CNG/PNG kit and obtain necessary endorsement in the Policy.

"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 have the right to access, correct, or delete my personal information at any time by contacting 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"

Protect and contribute in conserving the environment, all your policy and service related communication would be sent in soft copy to the email id mentioned in the proposal form and it is valid for all regulatory /policy servicing requirements.

I/We also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the Insurance Company immediately

I / We would still want to receive a physical copy of the policy.

I / We hereby give my/our consent to the Company to verify and obtain my/our identity/address proof through Central KYC Registry or Goods and Service Tax Portal or Ministry of Corporate Affairs Portal or National Securities Depository Limited portal for the purpose of undertaking KYC.

I hereby declare that I have fully understood the contents of the proposal form and terms and conditions of the Policy in the language understood by me as explained by the sales representative /intermediary and that I have affixed the thumb impression / signature after fully understanding the contents thereof.

"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 [insert mobile number] and email ID [insert email ID]."

