

## 1. Product Introduction

At Kshema, we understand the potential risk and liability associated with the ownership of a Miscellaneous Vehicle and hence, we have designed “**Kshema Miscellaneous Vehicles Liability Only Policy**” that offers a complete protection for:

- Liability to Third Parties
- Personal Accident Cover for Owner-Driver

## 2. This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the Kshema Website [www.kshema.co](http://www.kshema.co). You must read the policy document to know the insurance cover fully. You can get a copy of the **Kshema Miscellaneous Vehicles Liability Only Policy** from Our branch or from Our website: [www.kshema.co](http://www.kshema.co).

For any legal interpretation, policy documents will hold.

## 3. Eligibility

This Policy can be bought only by the registered owners of Miscellaneous Vehicle.

## 4. Type of Vehicle covered under this policy

This Policy provides cover for all vehicle registered as Miscellaneous vehicles.

## 5. Policy Period

Policy Period for this policy shall be 1 Year.

## 6. Premium

Premium Rates for Third Party Premium will be as prescribed by IRDAI.

## 7. Coverages

- Liability to Third Parties
- Personal Accident Cover for Owner-Driver

## 8. Scale of compensation Personal Accident Cover for Owner-Driver

Nature of Injury	Scale of Compensation
Death	100% of CSI
Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of CSI
Loss of one limb or sight of one eye	50% of CSI
Permanent total disablement from injuries other than named above	100% of CSI

## 9. Sum Insured

Sl.No.	Coverage	Sum Insured
I	Liability to Third Parties	As per Provisions of Motor Vehicles Act
II	Personal Accident Cover for Owner Driver	INR 15,00,000/-

## 10. Exclusions

We will not be liable in respect of any claim arising from

- Vehicle being used otherwise than in accordance with the “Limitations as to Use”
- A vehicle being driven by or is for the purpose of being driven by him/her in charge of any person other than a Driver as stated in the Driver’s Clause.
- The vehicle plied without a valid permit and fitness at the time of risk if applicable.
- The driver is under intoxication while driving the vehicle.
- In case of non-disclosure of any material fact or by misrepresentation

- f. Any contractual liability
- g. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, death or bodily injury arising out of and in the course of employment of a person in your employment
- h. 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 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.
- i. Any liability arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations
- j. Any liability arising from nuclear weapons material.

### 11. Cancellation Process

- i. You can cancel the policy at any time during the term, by informing us.
- ii. We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.
- iii. 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.
- iv. We will –
  - a. 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.
  - b. 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.
  - c. In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances. In 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.

### 12. Free Look Period

As it is an Act policy, Free look period is not applicable.

### 13. No Claim Bonus

There is No provision of No-Claim Bonus for this policy.

### 14. Grace Period

There is No provision of Grace-Period for this policy.

### 15. Claim Process

In the event of any claim, call our Customer Service No: 1800 572 3013 to register the claim at the earliest with the details of the nature of loss, location of loss, amount of loss (approx. estimation) and policy number for reference.

Once we receive full and final documentation, we will process the claim with prompt turn around times.

For details, kindly refer Policy Wordings.

### 16. Grievances

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with Our Grievance Redressal Officer.

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

**Contact us:** 1800 572 3013

**Email us:** <https://kshema.co/grievance-redressal> and [gro@kshema.co](mailto:gro@kshema.co)

**Company Website:** [www.kshema.co](http://www.kshema.co)

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.

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>.

Details of the Ombudsman will be there in the Policy Wordings.