Kshema Two-Wheeler Package Policy

Customer Information Sheet

Annexure C

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause No/ Section
1	Name of Insurance Product	Kshema Two-wheeler Package policy	
2	Unique Identification Number allotted by IRDAI	UIN to be mentioned	
3	Structure/Type of Insurance Product	**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 against all sums including claimant's costs and expenses in loss of or damage to the vehicle insured and Liability to third parties/third party property damage subject to terms, conditions, limitations exceptions given in the policy schedule with wording and Motor Vehicle Act, 2019. **Benefit basis:** We shall pay the fixed benefit amount in case of personal accident cover for owner driver.	Section II
4	Sum Insured	SUM INSURED - INSURED'S DECLARED VALUE (IDV) The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement	

		of insurance/renewal and adjusted for depreciation (as per scheduled below) **Injury Or Death to Third Party**: Compensation shall be as per the Motor Vehicles Act, subject to terms, conditions, limitations exceptions given in the policy schedule with wording and Motor Vehicle Act, 2019. 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. Personal Accident cover to Unnamed Passengers: Under this, Compensation shall be the sum of Rs. 1 lakh per person. Personal Accident cover to Paid Driver/Cleaners/Conductors: Under this, Compensation shall be the sum of Rs. 1 lakh. Personal accident covers to Unnamed Hirer and Unnamed Pillion Passengers: Under this, Compensation shall be the sum of Rs. 1 lakh per person.	
5	Interests Insured/Segments for coverage	Two-wheeler vehicle owner's driver with Valid and effective Driving License.	Section II
6	Policy Coverage (What the policy covers?)	**I: LOSS OF OR DAMAGE TO THE VEHICLE INSURED** The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon. a) by fire explosion self-ignition or lightning; b) by burglary housebreaking or theft; c) by riot and strike; d) by earthquake (fire and shock damage) ; e) by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;	Section II

f) by accidental external means;

g) by malicious act;

h) by terrorist activity;

i) whilst in transit by road rail inland- waterway lift elevator or air.
j) by landslide rockslide

II - LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of: -

(i) Death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,

(ii) damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured. Provided always that the Company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

2. The Company will pay all costs and expenses incurred with its written consent.

3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's 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.

4. In the event of the death of any person entitled to indemnity under this policy the Company 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.

5. The Company may at its own option (a) 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 (b)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 provision. This provision applicable for all claims otherwise than the III party claims.

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.

III- PERSONAL ACCIDENT COVER FOR OWNER CUM DRIVER

The Company 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 driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

NATURE OF INJURY	SCALE OF COMPENSASTI ON
1. Death	100%
2. Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
3. Loss of one limb or sight of one eye	50%
4. Permanent total disablement from injuries other than named above resulted in 100% disability.	100%

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 Rs. 15 lakhs during any one period of insurance.

A) 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 (1) intentional self-injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

B) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

This cover is subject to

(a) the owner-driver is the registered owner of the vehicle inured herein;

(b) the owner-driver is the insured named in this policy;

(c) 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.

7	Available Add on covers for the said Product	Below are the Add-on covers available for 'YOU' to choose: 1. Nil depreciation cover 2. Return to Invoice cover (Liability is up to the invoice value in the receipt) 3. Roadside Assistance (Limits as mentioned in the Add-on Wordings) 4. The engine protect add-on cover (Maximum liability is up to the value of the engine) 5. No Claim Bonus protection.	
8	Loss Participation	Excess/deductible: As mentioned in the Policy wordings. a) 1st claim -- 0.5% of SI min of 500 and max of 5000 for Two wheelers. b) b) 2nd claim onwards-- 1% of SI min 750 and max of 7500 for Two wheelers.	Section II
9	**Exclusions (what the policy does not cover)**	(Applicable to all Sections of the Policy) The Company shall not be liable under this Policy in respect of: 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area. 2. any claim arising out of any contractual liability. 3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is a. being used otherwise than in accordance with the 'Limitations as to Use' or b. 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 4. i. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. ii. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission	Section III

		5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. 6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental 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, the Company shall not be liable to make any payment in respect of such a claim.	
10	Special Conditions and warranties (if any)	You / whoever so driving the vehicle should have the Valid and Effective Driving License You / whoever so have to take all the reasonable precautions to prevent accidents and shall comply with all statutory obligations. Cancellation Clause: a) The policyholder can cancel the policy at any time during the term, by informing the Company. In case the Policyholder cancels the policy, he/she is not required to give reasons for cancellations. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder. 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. c) The Company shall – i) Refund proportion 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. 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. iii) *"In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances".*	
11	Admissibility of Claim	Principle OD Admissibility: Is any loss of or damage to the vehicle. Denial of claims: By exclusion as mentioned Claim Process • 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. The following basic Claim documents have to be submitted by the insured. Basic Documents: • Motor Claim Form • Copy of Registration Certificate • Copy of Driving License • FIR in case of TP Injury/Death Case Date and Time of Accident.	
		Mention the claim calculation process giving an example for retail products. Sum insure/IDV: 50,000. Claim Details: Accident to the motorcycle, cause damage to different parts of the vehicle. Depreciation: 30% Final Claim Settlement: Claim Payable is Rs 35,000.	
12	Policy Servicing - Claim Intimation and Processing	Toll free / IVRS number of the insurer: Toll free No.1800 572 3013	Section V
		Website / Email: Visit www.kshema.co OR customer.support@kshema.co	

<table>
<tr>
<td></td>
<td></td>
<td>
Details of designated company officials to be contacted in time of claim:

You or someone claiming on behalf must inform us in writing immediately and in any event within 30 days.
However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
Upon acceptance of an offer of settlement as stated above by the insured person, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the company.

</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Grievance Redressal and Policyholders Protection</td>
<td>
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
Details of Grievance Redressal Officer of the insurer:
Chief Grievance Officer at gro@kshema.co
Bima Bharosa Portal:
https://bimabharosa.irdai.gov.in/
Ombudsman:
http://www.cioins.co.in/ombudsman.htm
<table>
<tr><th>S. No</th><th>State name</th><th>City</th><th>Phone number</th><th>Mail ID</th></tr>
<tr><td>1</td><td>Gujarat</td><td>Ahmedabad</td><td>079 - 25501201/02</td><td>oio.ahmedabad@cioins.co.in</td></tr>
<tr><td>2</td><td>Karnataka</td><td>Bengaluru</td><td>080 - 26652048 /</td><td>oio.bengaluru@cioins.co.in</td></tr>
</table>
</td>
<td>Section V</td>
</tr>
</table>

			26652049	
3	Madhya Pradesh	Bhopal	0755 - 2769201 / 2769202 / 2769203	oio.bhopal@cioins.co.in
4	Orissa	Bhubaneshwar	0674 - 2596461 /2596455/2596429/2596003	oio.bhubaneswar@cioins.co.in
5		Chandigarh	0172 - 2706468	oio.chandigarh@cioins.co.in
6	Tamil Nadu	Chennai	044 - 24333668 / 24333678	oio.chennai@cioins.co.in
7		Delhi	011 - 46013992/23213504/232324481	oio.delhi@cioins.co.in
8	Assam	Guwahati	0361 - 2632204 / 2602205 / 2631307	oio.guwahati@cioins.co.in
9	Telangana	Hyderabad	040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325	oio.hyderabad@cioins.co.in

10	Rajasthan	Jaipur	0141-2740363	oio.jaipur@cioins.co.in
11	Kerala	Kochi	0484 - 2358759	oio.ernakulam@cioins.co.in
12	West Bengal	Kolkata	033 - 22124339 / 22124341	oio.kolkata@cioins.co.in
13	Uttar Pradesh	Lucknow	0522 - 4002082 / 3500613	oio.lucknow@cioins.co.in
14	Maharashtra	Mumbai	022 - 69038800/27/29/31/32/33	oio.mumbai@cioins.co.in
15	Uttar Pradesh	Noida	0120-4027589	oio.noida@cioins.co.in
16	Bihar	Patna	0612-2547068	oio.patna@cioins.co.in
17	Maharashtra	Pune	020-24471175	oio.pune@cioins.co.in
18	Maharashtra	Thane	022-20812868/69	oio.thane@cioins.co.in

Toll free No.1800 572 3013 or email us at customer.support@kshema.co

14	Obligations of prospective Policyholder / Customer	To disclose all material information at time of filling the proposal form: Insured is at obligation to disclose all material information in the Proposal form. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.	Section VI

		In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately.		
		Non-disclosure of material information may affect the claim settlement.		
		Disclosure of other material information during the policy period: Insured 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		
		Insured to specify the information: 1. Insured details: Like Age, Occupation, gender etc. 2. Risk Details: Like place of occupation, Consumption of narcotics etc. 3. Previous Insurance details: Details of any past insurance/claim details. 4. Usage of the vehicle 5. Any Other insurance policies currently.		

Declaration by the Policyholder.

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

Place: (Signature of the Policyholder)

Date:

Note:

1. You may go through the policy related documents including CIS on our website at https://kshema.co/

2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.