kshema

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Date: 15th October 2026

Products Information

Name of the Insurer: Kshema General Insurance Limited

S. No.	IRDAI Product/Rider Number - UIN	Brand Name of Product/Add-on	LOB	Product Type	Offer to public from	Offer to public ended from
1.	IRDAN162RP0001V01202324	Kshema Prakruthi	Crop	Retail	05.05.2023	31.05.2023
2.	IRDAN162RP0002V01202324	Kshema Sukruthi	Crop	Retail	05.05.2023	31.05.2023
3.	IRDAN162RP0001V02202324	Kshema Prakruthi	Crop	Retail	01.06.2023	15.09.2024
4.	IRDAN162RP0002V02202324	Kshema Sukruthi	Crop	Retail	01.06.2023	15.09.2024
5.	IRDAN162RP0028V01202324	Pradhan Mantri Fasal Bima Yojana (PMFBY)	Crop	Retail	15.06.2023	17.07.2023
6.	IRDAN162RP0029V01202324	Restructured Weather Based Crop Insurance Scheme (RWBCIS)	Crop	Retail	14.07.2023	20.08.2023
7.	IRDAN162RP0028V02202324	Pradhan Mantri Fasal Bima Yojana (PMFBY)	Crop	Retail	18.07.2023	20.08.2023
8.	IRDAN162RP0028V03202324	Pradhan Mantri Fasal Bima Yojana (PMFBY)	Crop	Retail	21.08.2023	
9.	IRDAN162RP0029V02202324	Restructured Weather Based Crop Insurance Scheme (RWBCIS)	Crop	Retail	21.08.2023	
10.	IRDAN162RP0001V03202324	Kshema Prakriti	Crop	Retail	15.09.2023	03.11.2023
11.	IRDAN162RP0002V03202324	Kshema Sukriti	Crop	Retail	15.09.2023	03.11.2023
12.	IRDAN162RP0001V04202324	Kshema Prakriti	Crop	Retail	04.11.2023	28.03.2024
13.	IRDAN162RP0002V04202324	Kshema Sukriti	Crop	Retail	04.11.2023	28.03.2024
14.	IRDAN162RP0001V05202324	Kshema Prakriti	Crop	Retail	29.03.2024	15.09.2024
15.	IRDAN162RP0002V05202324	Kshema Sukriti	Crop	Retail	29.03.2024	15.09.2024
16.	IRDAN162RP0003V01202324	Kshema Bharat Griha Raksha (KBGR)	Property	Retail	30.03.2024	
17.	IRDAN162RPCR0004V01202425	Kshema Samriddhi	Crop	Retail	08.08.2024	10.11.2025
18.	IRDAN162RPCR0005V01202425	Kshema Prakriti	Crop	Retail	16.09.2024	26.06.2025
19.	IRDAN162RPCR0006V01202425	Kshema Sukriti	Crop	Retail	16.09.2024	26.06.2025
20.	IRDAN162RPMT0007V01202425	Kshema Two-Wheeler Liability Only Policy	Motor	Retail	24.09.2024	
21.	IRDAN162RPMT0008V01202425	Kshema Two-Wheeler Long Term Liability Only Policy	Motor	Retail	24.09.2024	
22.	IRDAN162RPMT0009V01202425	Kshema Private Car Liability Only Policy	Motor	Retail	24.09.2024	

23.	IRDAN162RPMT0010V01202425	Kshema Private Car Long Term Liability Only Policy	Motor	Retail	24.09.2024	
24.	IRDAN162RPMT0011V01202425	Kshema Passenger Carrying Vehicle Liability Only Policy	Motor	Retail	24.09.2024	
25.	IRDAN162RPMT0012V01202425	Kshema Goods Carrying Vehicle Liability Only Policy	Motor	Retail	24.09.2024	
26.	IRDAN162RPMT0013V01202425	Kshema Miscellaneous Vehicles Liability Only Policy	Motor	Retail	24.09.2024	
27.	IRDAN162RPMT0014V01202425	Kshema Compulsory Personal Accident Policy	Motor	Retail	24.09.2024	
28.	IRDAN162CPPR0015V01202425	Kshema Bharat Laghu Udyam Suraksha Policy	Property	Commercial	24.09.2024	
29.	IRDAN162CPPR0016V01202425	Kshema Bharat Sookshma Udyam Suraksha Policy	Property	Commercial	24.09.2024	
30.	KSGPAIP25035V012425	Kshema Individual Personal Accident Policy	Health	Personal Accident (Individual)	30.09.2024	
31.	IRDAN162RPPR0017V01202425	Kshema Home Insurance Policy	Property	Retail	11.03.2025	
32.	IRDAN162CPPR0018V01202425	Kshema Shop Insurance Policy	Property	Commercial	11.03.2025	
33.	IRDAN162RPCR0005V02202425	Kshema Prakriti	Crop	Retail	27.06.2025	10.11.2025
34.	IRDAN162RPCR0006V02202425	Kshema Sukriti	Crop	Retail	27.06.2025	10.11.2025
35.	IRDAN162RPCR0005V02202425/ A0001V01202425	Kshema Prakriti (Add On)	Crop	Retail	01.07.2025	10.11.2025
36.	IRDAN162RPCR0006V02202425/ A0001V01202425	Kshema Sukriti (Add On)	Crop	Retail	01.07.2025	10.11.2025
37.	IRDAN162RPCR0019V01202526	Kshema Kisan Sathi Insurance Policy	Crop	Retail	11.08.2025	

38.	KSGHLIP26036V012526	Kshema Hospi DinDhan Suraksha (Retail)	Health	Health Insurance (Individual)	11.09.2025	
39.	IRDAN162RPCR0020V01202526	Kshema Prakriti	Crop	Retail	11.11.2025	
40.	IRDAN162RPCR0021V01202526	Kshema Sukriti	Crop	Retail	11.11.2025	
41.	IRDAN162RPCR0022V01202526	Kshema Samriddhi	Crop	Retail	11.11.2025	
42.	KSGPAGP26037V012526	Kshema Group Personal Accident Policy	Health	Personal Accident (Group)	04.02.2026	
43.	KSGHLGP26038V012526	Kshema Hospi DinDhan Suraksha (Group)	Health	Health Insurance (Group)	04.02.2026	
44.	IRDAN162CPSU0023V01202526	Kshema Surety Bond Insurance	Surety	Commercial	04.02.2026	
45.	IRDAN162RPMT0024V01202627	Kshema Passenger Carrying Vehicle Package Policy	Motor	Retail	11.06.2026	
46.	IRDAN162CPPR0025V01202627	Kshema Standard Fire and Special Perils Policy	Property	Commercial	11.06.2026	
47.	IRDAN162CPPR0025V01202627/ A0001V01202627	Deterioration of Stocks in Cold Storage premises due to power failure following damage due to an insured peril	Property	Commercial	11.06.2026	
48	IRDAN162CPPR0025V01202627/ A0002V01202627	Removal of Debris (in excess of 1% of the claim amount)	Property	Commercial	11.06.2026	
49	IRDAN162CPPR0025V01202627/ A0003V01202627	Architects, Surveyors and Consulting Engineers Fees (in excess of 3% of the claim amount)	Property	Commercial	11.06.2026	

50	IRDAN162CPPR0025V01202627/ A0004V01202627	Forest Fire	Property	Commercial	11.06.2026	
51	IRDAN162CPPR0025V01202627/ A0005V01202627	Impact Damage due to Insured's own Rail/Road Vehicles, Forklifts, Cranes, Stackers and the like and articles dropped therefrom.	Property	Commercial	11.06.2026	
52	IRDAN162CPPR0025V01202627/ A0006V01202627	Spontaneous Combustion	Property	Commercial	11.06.2026	
53	IRDAN162CPPR0025V01202627/ A0007V01202627	Omission to Insure additions, alterations or extensions	Property	Commercial	11.06.2026	
54	IRDAN162CPPR0025V01202627/ A0008V01202627	Earthquake (Fire and Shock)	Property	Commercial	11.06.2026	
55	IRDAN162CPPR0025V01202627/ A0009V01202627	Spoilage Material Damage Cover	Property	Commercial	11.06.2026	
56	IRDAN162CPPR0025V01202627/ A0010V01202627	Leakage and Contamination Cover	Property	Commercial	11.06.2026	
57	IRDAN162CPPR0025V01202627/ A0011V01202627	Loss of Rent Cover	Property	Commercial	11.06.2026	
58	IRDAN162CPPR0025V01202627/ A0012V01202627	Insurance of Additional Expenses of Rent for an Alternative Accommodation Policy may be extended to cover the above subject to following:	Property	Commercial	11.06.2026	
59	IRDAN162CPPR0025V01202627/ A0013V01202627	Temporary Removal of Stocks Clause	Property	Commercial	11.06.2026	
60	IRDAN162CPPR0025V01202627/ A0014V01202627	Start-up Expenses	Property	Commercial	11.06.2026	
61	IRDAN162CPPR0025V01202627/ A0015V01202627	Contract Price Insurance Clause	Property	Commercial	11.06.2026	

62	IRDAN162CPPR0025V01202627/ A0016V01202627	Reinstatement Value Policies	Property	Commercial	11.06.2026	
63	IRDAN162CPPR0025V01202627/ A0017V01202627	Local Authorities Clause	Property	Commercial	11.06.2026	
64	IRDAN162CPPR0025V01202627/ A0018V01202627	Escalation Clause	Property	Commercial	11.06.2026	
65	IRDAN162CPPR0025V01202627/ A0019V01202627	Floater Clause	Property	Commercial	11.06.2026	
66	IRDAN162CPPR0025V01202627/ A0020V01202627	Declaration Clause	Property	Commercial	11.06.2026	
67	IRDAN162CPPR0025V01202627/ A0021V01202627	Voluntary Deductible Clause	Property	Commercial	11.06.2026	
68	IRDAN162CPPR0025V01202627/ A0022V01202627	Floater declaration clause	Property	Commercial	11.06.2026	
69	IRDAN162CPPR0025V01202627/ A0023V01202627	Molten metal spillage clause	Property	Commercial	11.06.2026	
70	IRDAN162CPPR0025V01202627/ A0024V01202627	Decontamination and cost of clean-up expenses/industry's seepage, pollution and contamination clause	Property	Commercial	11.06.2026	
71	IRDAN162CPPR0025V01202627/ A0025V01202627	Expediting costs	Property	Commercial	11.06.2026	
72	IRDAN162CPPR0025V01202627/ A0026V01202627	Protection and preservation of property/precautionary measures/loss minimization	Property	Commercial	11.06.2026	
73	IRDAN162CPPR0025V01202627/ A0027V01202627	Contract works	Property	Commercial	11.06.2026	
74	IRDAN162CPPR0025V01202627/ A0028V01202627	Sprinkler Up-Grading Costs	Property	Commercial	11.06.2026	
75	IRDAN162CPPR0025V01202627/ A0029V01202627	Expenses for Loss Minimization	Property	Commercial	11.06.2026	

76	IRDAN162CPPR0025V01202627/ A0030V01202627	Claim preparation costs	Property	Commercial	11.06.2026	
77	IRDAN162CPPR0025V01202627/ A0031V01202627	Cost Of Rewriting of Record	Property	Commercial	11.06.2026	
78	IRDAN162CPPR0025V01202627/ A0032V01202627	Brand/trademarks	Property	Commercial	11.06.2026	
79	IRDAN162CPPR0025V01202627/ A0033V01202627	Obsolete spare parts	Property	Commercial	11.06.2026	
80	IRDAN162CPPR0025V01202627/ A0034V01202627	Deliberate damage	Property	Commercial	11.06.2026	
91	IRDAN162CPPR0025V01202627/ A0035V01202627	S6ue and labour charges	Property	Commercial	11.06.2026	
82	IRDAN162CPPR0025V01202627/ A0036V01202627	Accidental damage clause	Property	Commercial	11.06.2026	
83	IRDAN162CPPR0025V01202627/ A0037V01202627	New Location Cover	Property	Commercial	11.06.2026	
84	IRDAN162CPPR0025V01202627/ A0038V01202627	Property under care custody and control/non owned assets	Property	Commercial	11.06.2026	
85	IRDAN162CPPR0025V01202627/ A0039V01202627	Immediate repairs	Property	Commercial	11.06.2026	
86	IRDAN162CPPR0025V01202627/ A0040V01202627	Pair and set clause	Property	Commercial	11.06.2026	
87	IRDAN162CPPR0025V01202627/ A0041V01202627	Fire extinguishing / fighting expenses	Property	Commercial	11.06.2026	
88	IRDAN162CPPR0025V01202627/ A0042V01202627	Civil or local authorities' clause, demolition and increased cost of construction	Property	Commercial	11.06.2026	
89	IRDAN162CPPR0025V01202627/ A0043V01202627	Involuntary betterment / technological advancements	Property	Commercial	11.06.2026	

90	IRDAN162CPPR0025V01202627/ A0044V01202627	Damage to building (occasioned by theft)	Property	Commercial	11.06.2026	
91	IRDAN162CPPR0025V01202627/ A0045V01202627	Errors & omissions	Property	Commercial	11.06.2026	
92	IRDAN162CPPR0025V01202627/ A0046V01202627	Minor works extension	Property	Commercial	11.06.2026	
93	IRDAN162CPPR0025V01202627/ A0047V01202627	Undamaged foundations	Property	Commercial	11.06.2026	
94	IRDAN162CPPR0025V01202627/ A0048V01202627	Capital additions/newly acquired property	Property	Commercial	11.06.2026	
95	IRDAN162CPPR0025V01202627/ A0049V01202627	New Acquisitions	Property	Commercial	11.06.2026	
96	IRDAN162CPPR0025V01202627/ A0050V01202627	Smoke damage	Property	Commercial	11.06.2026	
97	IRDAN162CPPR0025V01202627/ A0051V01202627	Accidental Discharge of Gas Flooding Systems	Property	Commercial	11.06.2026	
98	IRDAN162CPPR0025V01202627/ A0052V01202627	Contamination and co-mingling of stocks	Property	Commercial	11.06.2026	
99	IRDAN162CPPR0025V01202627/ A0053V01202627	Leakage and Overflowing of Storage Tanks (Other than water storage tanks)	Property	Commercial	11.06.2026	
100	IRDAN162CPPR0025V01202627/ A0054V01202627	Seasonal Enhancement of Stocks Cover	Property	Commercial	11.06.2026	
101	IRDAN162CPPR0025V01202627/ A0055V01202627	Goods and Stocks undergoing any heating or drying process	Property	Commercial	11.06.2026	
102	IRDAN162CPPR0025V01202627/ A0056V01202627	Outbuilding Clause	Property	Commercial	11.06.2026	
103	IRDAN162CPPR0025V01202627/ A0057V01202627	Damages to Underground Services	Property	Commercial	11.06.2026	

104	IRDAN162CPPR0025V01202627/ A0058V01202627	Landscaping Cost	Property	Commercial	11.06.2026	
105	IRDAN162CPPR0025V01202627/ A0059V01202627	Duty Liability	Property	Commercial	11.06.2026	
106	IRDAN162CPPR0025V01202627/ A0060V01202627	Accounts Receivable	Property	Commercial	11.06.2026	
107	IRDAN162CPPR0025V01202627/ A0061V01202627	Property of Employees and Visitors/Personal Effects	Property	Commercial	11.06.2026	
108	IRDAN162CPPR0025V01202627/ A0062V01202627	Property Outside/Away from the Premises	Property	Commercial	11.06.2026	
109	IRDAN162CPPR0025V01202627/ A0063V01202627	Tenants Improvement	Property	Commercial	11.06.2026	
110	IRDAN162CPPR0025V01202627/ A0064V01202627	Start-up/Shutdown Expenses	Property	Commercial	11.06.2026	
111	IRDAN162CPPR0025V01202627/ A0065V01202627	Waiver of Subrogation	Property	Commercial	11.06.2026	
112	IRDAN162CPPR0025V01202627/ A0066V01202627	Trace and Access	Property	Commercial	11.06.2026	
113	IRDAN162CPPR0025V01202627/ A0067V01202627	Waiver of Underinsurance	Property	Commercial	11.06.2026	
114	IRDAN162CPPR0025V01202627/ A0068V01202627	Deferred Payments	Property	Commercial	11.06.2026	
115	IRDAN162CPPR0025V01202627/ A0069V01202627	Catalyst and Consumable (including lining and refractory) interest in process	Property	Commercial	11.06.2026	
116	IRDAN162CPPR0025V01202627/ A0070V01202627	Exhibition, Exposition, Fair or Trade Show	Property	Commercial	11.06.2026	
117	IRDAN162CPPR0025V01202627/ A0071V01202627	Lawns, Plants, Shrubs or Trees	Property	Commercial	11.06.2026	
118	IRDAN162CPPR0025V01202627/ A0072V01202627	Unrepaired Damage	Property	Commercial	11.06.2026	

119	IRDAN162CPPR0025V01202627/ A0073V01202627	Seventy-Two Hours Clause	Property	Commercial	11.06.2026	
120	IRDAN162CPPR0025V01202627/ A0074V01202627	Additional Insureds (to be named in The Schedule)	Property	Commercial	11.06.2026	
121	IRDAN162CPPR0025V01202627/ A0075V01202627	Multiple Insured Clause	Property	Commercial	11.06.2026	
122	IRDAN162CPPR0025V01202627/ A0076V01202627	Payments on Account	Property	Commercial	11.06.2026	
123	IRDAN162CPPR0025V01202627/ A0077V01202627	Non-Vitiation Clause	Property	Commercial	11.06.2026	
124	IRDAN162CPPR0025V01202627/ A0078V01202627	Nominated Loss Adjusters	Property	Commercial	11.06.2026	
125	IRDAN162CPPR0025V01202627/ A0079V01202627	Non-Invalidation	Property	Commercial	11.06.2026	
126	IRDAN162CPPR0025V01202627/ A0080V01202627	Primary and Non-Contributory	Property	Commercial	11.06.2026	
127	IRDAN162CPPR0025V01202627/ A0081V01202627	Vehicle Load Clause	Property	Commercial	11.06.2026	
128	IRDAN162CPPR0025V01202627/ A0082V01202627	Un-Occupancy Clause	Property	Commercial	11.06.2026	
129	IRDAN162CPPR0025V01202627/ A0083V01202627	Leak search / finding cost Clause	Property	Commercial	11.06.2026	
130	IRDAN162CPPR0025V01202627/ A0084V01202627	Loss Payee Clause	Property	Commercial	11.06.2026	
131	IRDAN162CPPR0025V01202627/ A0085V01202627	Broad Water Damage	Property	Commercial	11.06.2026	
132	IRDAN162CPPR0025V01202627/ A0086V01202627	Margin Clause	Property	Commercial	11.06.2026	
133	IRDAN162CPPR0025V01202627/ A0087V01202627	De watering Expenses	Property	Commercial	11.06.2026	

134	IRDAN162CPPR0025V01202627/ A0088V01202627	Debris Removal for Foreign Debris	Property	Commercial	11.06.2026	
135	IRDAN162CPPR0025V01202627/ A0089V01202627	Salvage Disposal	Property	Commercial	11.06.2026	
136	IRDAN162CPPR0025V01202627/ A0090V01202627	Automatic Reinstatement Clause	Property	Commercial	11.06.2026	
137	IRDAN162CPPR0025V01202627/ A0091V01202627	Mould and Fungi Clause	Property	Commercial	11.06.2026	
138	IRDAN162CPPR0025V01202627/ A0092V01202627	Cost of Clearing Drains Clause	Property	Commercial	11.06.2026	
139	IRDAN162CPPR0025V01202627/ A0093V01202627	Green Clause	Property	Commercial	11.06.2026	
140	IRDAN162CPPR0025V01202627/ A0094V01202627	Control of Damaged Goods	Property	Commercial	11.06.2026	
141	IRDAN162CPPR0025V01202627/ A0095V01202627	Undamaged Parts Clause/Destruction of Sound Property	Property	Commercial	11.06.2026	
142	IRDAN162CPPR0025V01202627/ A0096V01202627	Electrical Installation Clause	Property	Commercial	11.06.2026	
143	IRDAN162CPPR0025V01202627/ A0097V01202627	Temporary Repair Cost	Property	Commercial	11.06.2026	
144	IRDAN162CPPR0025V01202627/ A0098V01202627	Modification Costs and Expenses for Incompatibility of Equipment	Property	Commercial	11.06.2026	
145	IRDAN162CPPR0025V01202627/ A0099V01202627	Laptop Computer	Property	Commercial	11.06.2026	
146	IRDAN162CPPR0025V01202627/ A0100V01202627	Road Pavements and Street Furniture	Property	Commercial	11.06.2026	
147	IRDAN162CPPR0025V01202627/ A0101V01202627	Additional Customs Duty	Property	Commercial	11.06.2026	
148	IRDAN162CPPR0025V01202627/ A0102V01202627	Vessel Impact to Jetty	Property	Commercial	11.06.2026	

149	IRDAN162CPPR0025V01202627/ A0103V01202627	Défense Costs	Property	Commercial	11.06.2026	
150	IRDAN162CPPR0025V01202627/ A0104V01202627	Pollution Clean Up and Removal	Property	Commercial	11.06.2026	
151	IRDAN162CPPR0025V01202627/ A0105V01202627	Valuable Papers and Records	Property	Commercial	11.06.2026	
152	IRDAN162CPPR0025V01202627/ A0106V01202627	Property In Transit (Within the Premises)	Property	Commercial	11.06.2026	
153	IRDAN162CPPR0025V01202627/ A0107V01202627	Property In Course of Construction/Erection	Property	Commercial	11.06.2026	
154	IRDAN162CPPR0025V01202627/ A0108V01202627	Temporary Removal of Other Property	Property	Commercial	11.06.2026	
155	IRDAN162CPPR0025V01202627/ A0109V01202627	Workmen Allowed	Property	Commercial	11.06.2026	
156	IRDAN162CPPR0025V01202627/ A0110V01202627	Plate Glass Extension	Property	Commercial	11.06.2026	
157	IRDAN162CPPR0025V01202627/ A0111V01202627	Baggage	Property	Commercial	11.06.2026	
	IRDAN162CPPR0025V01202627/ A0112V01202627	Start Up Expenses (Non-Industrial Risk)	Property	Commercial	11.06.2026	
158	IRDAN162CPPR0025V01202627/ A0113V01202627	Expediting Expenses/ Increased Cost of Working	Property	Commercial	11.06.2026	
159	IRDAN162CPPR0025V01202627/ A0114V01202627	Aggravation Clause	Property	Commercial	11.06.2026	
160	IRDAN162CPPR0025V01202627/ A0115V01202627	Automatic Extension Clause / Tacit Renewal	Property	Commercial	11.06.2026	
161	IRDAN162CPPR0025V01202627/ A0116V01202627	Demolition And Increased Cost of Construction	Property	Commercial	11.06.2026	
162	IRDAN162CPPR0025V01202627/ A0117V01202627	Hire Purchase or Lease Agreements/Properties Under Consignment, Care, Custody and	Property	Commercial	11.06.2026	

		Control for Each Location				
163	IRDAN162CPPR0025V01202627/ A0118V01202627	OEM Clause for Each Location / Original Equipment Manufacturing Parts	Property	Commercial	11.06.2026	
164	IRDAN162CPPR0025V01202627/ A0119V01202627	Unpacking Expense Clause	Property	Commercial	11.06.2026	
165	IRDAN162CPPR0025V01202627/ A0120V01202627	Expiration Clause	Property	Commercial	11.06.2026	
166	IRDAN162CPPR0025V01202627/ A0121V01202627	Waiver of Contribution Clause	Property	Commercial	11.06.2026	
167	IRDAN162CPPR0025V01202627/ A0122V01202627	Inadvertent Omission	Property	Commercial	11.06.2026	
168	IRDAN162CPPR0025V01202627/ A0123V01202627	Customer's Goods Clause	Property	Commercial	11.06.2026	
169	IRDAN162CPPR0025V01202627/ A0124V01202627	Fine Art /Works of Art	Property	Commercial	11.06.2026	
170	IRDAN162CPPR0025V01202627/ A0125V01202627	Additional Expenses of Rent for an Alternative Accommodation for Tank Farms and Standalone warehouses (outside the manufacturing premises)	Property	Commercial	11.06.2026	
171	IRDAN162CPPR0025V01202627/ A0126V01202627	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only) with effect from 1st April, 2021	Property	Commercial	11.06.2026	
172	IRDAN162RPMT0026V01202627	Kshema Two-Wheeler Bundled Policy	Motor	Retail	24.06.2026	
173	IRDAN162RPMT0026V01202627/ A0001V01202627	NIL Depreciation	Motor	Retail	24.06.2026	

174	IRDAN162RPMT0026V01202627/A0002V01202627	No Claim Bonus Protection	Motor	Retail	24.06.2026	
175	IRDAN162RPMT0026V01202627/A0003V01202627	Engine Protection Cover	Motor	Retail	24.06.2026	
176	IRDAN162RPMT0026V01202627/A0004V01202627	Return to Invoice	Motor	Retail	24.06.2026	
177	IRDAN162RPMT0026V01202627/A0005V01202627	Roadside Assistance Cover	Motor	Retail	24.06.2026	
178	IRDAN162RPMT0027V01202627	Kshema Two-Wheeler Package Policy	Motor	Retail	24.06.2026	
179	IRDAN162RPMT0027V01202627/A0001V01202627	NIL Depreciation	Motor	Retail	24.06.2026	
180	IRDAN162RPMT0027V01202627/A0002V01202627	No Claim Bonus Protection	Motor	Retail	24.06.2026	
181	IRDAN162RPMT0027V01202627/A0003V01202627	Engine Protection Cover	Motor	Retail	24.06.2026	
182	IRDAN162RPMT0027V01202627/A0004V01202627	Return to Invoice	Motor	Retail	24.06.2026	
183	IRDAN162RPMT0027V01202627/A0005V01202627	Roadside Assistance Cover	Motor	Retail	24.06.2026	
184	IRDAN162RPMT0028V01202627	Kshema Two-Wheeler SAOD Policy	Motor	Retail	24.06.2026	
185	IRDAN162RPMT0028V01202627/A0001V01202627	NIL Depreciation	Motor	Retail	24.06.2026	
186	IRDAN162RPMT0028V01202627/A0002V01202627	No Claim Bonus Protection	Motor	Retail	24.06.2026	
187	IRDAN162RPMT0028V01202627/A0003V01202627	Engine Protection Cover	Motor	Retail	24.06.2026	
188	IRDAN162RPMT0028V01202627/A0004V01202627	Return to Invoice	Motor	Retail	24.06.2026	

189	IRDAN162RPMT0028V01202627/ A0005V01202627	Roadside Assistance Cover	Motor	Retail	24.06.2026	
190	IRDAN162CPEN0029V01202627	Kshema Contractor's All Risk Insurance Policy	Engineering	Commercial	14.07.2026	
191	IRDAN162CPEN0029V01202627/ A0001V01202627	Inland Transit	Engineering	Commercial	14.07.2026	
192	IRDAN162CPEN0029V01202627/ A0002V01202627	Employees' Personal Effects and Tools	Engineering	Commercial	14.07.2026	
193	IRDAN162CPEN0029V01202627/ A0003V01202627	Leased Equipment Rental Costs	Engineering	Commercial	14.07.2026	
194	IRDAN162CPEN0029V01202627/ A0004V01202627	Cover For External Debris	Engineering	Commercial	14.07.2026	
195	IRDAN162CPEN0029V01202627/ A0005V01202627	Incompatibility Of Undamaged Machinery	Engineering	Commercial	14.07.2026	
196	IRDAN162CPEN0029V01202627/ A0006V01202627	Errors & Omissions to Insure	Engineering	Commercial	14.07.2026	
197	IRDAN162CPEN0029V01202627/ A0007V01202627	Claim Preparation Cost	Engineering	Commercial	14.07.2026	
198	IRDAN162CPEN0029V01202627/ A0008V01202627	Salvage Disposal Coverage	Engineering	Commercial	14.07.2026	
199	IRDAN162CPEN0029V01202627/ A0009V01202627	Temporary Structures and Plant & Equipment - Temporary Works Including Roads, Camps for Workers, Material Storage Place, Buildings / Sheds / Site Offices / Support Structures, Portacabins	Engineering	Commercial	14.07.2026	
200	IRDAN162CPEN0029V01202627/ A0010V01202627	Contractual Liability Cover	Engineering	Commercial	14.07.2026	
201	IRDAN162CPEN0029V01202627/ A0011V01202627	Civil Authority Clause	Engineering	Commercial	14.07.2026	

202	IRDAN162CPEN0029V01202627/ A0012V01202627	Cover Of manufacturers' Risk	Engineering	Commercial	14.07.2026	
203	IRDAN162CPEN0029V01202627/ A0013V01202627	Cover For Increased Customs Duty	Engineering	Commercial	14.07.2026	
204	IRDAN162CPEN0029V01202627/ A0014V01202627	Loss Due To Breakage of Glass	Engineering	Commercial	14.07.2026	
205	IRDAN162CPEN0029V01202627/ A0015V01202627	Cover Of Extra Charges for Overtime, Night Work, And Work on Public Holidays, Express Freight Excluding Air Freight	Engineering	Commercial	14.07.2026	
206	IRDAN162CPEN0029V01202627/ A0016V01202627	Design Improvement Exclusion De-5	Engineering	Commercial	14.07.2026	
207	IRDAN162CPEN0029V01202627/ A0017V01202627	Limited Maintenance Visits Cover	Engineering	Commercial	14.07.2026	
208	IRDAN162CPEN0029V01202627/ A0018V01202627	Air Freight	Engineering	Commercial	14.07.2026	
209	IRDAN162CPEN0029V01202627/ A0019V01202627	Cover For Insured Contract Works Taken Over or Put into Service	Engineering	Commercial	14.07.2026	
210	IRDAN162CPEN0029V01202627/ A0020V01202627	Existing property or property belonging to or held in care, custody or control by the insured	Engineering	Commercial	14.07.2026	
211	IRDAN162CPEN0029V01202627/ A0021V01202627	Vibration, Removal or Weakening Of Support	Engineering	Commercial	14.07.2026	
212	IRDAN162CPEN0029V01202627/ A0022V01202627	Additional Cost of Completion	Engineering	Commercial	14.07.2026	
213	IRDAN162CPEN0029V01202627/ A0023V01202627	Automatic Reinstatement	Engineering	Commercial	14.07.2026	
214	IRDAN162CPEN0029V01202627/ A0024V01202627	Additional Customs Duty	Engineering	Commercial	14.07.2026	

215	IRDAN162CPEN0029V01202627/A0025V01202627	Brands And Trademarks	Engineering	Commercial	14.07.2026	
216	IRDAN162CPEN0029V01202627/A0026V01202627	Deliberate Damage Clause	Engineering	Commercial	14.07.2026	
217	IRDAN162CPEN0029V01202627/A0027V01202627	Temporary Removal	Engineering	Commercial	14.07.2026	
218	IRDAN162CPEN0029V01202627/A0028V01202627	Temporary Repair	Engineering	Commercial	14.07.2026	
219	IRDAN162CPEN0029V01202627/A0029V01202627	Involuntary Betterment	Engineering	Commercial	14.07.2026	
220	IRDAN162CPEN0029V01202627/A0030V01202627	Cover For Testing of Machinery and Installations	Engineering	Commercial	14.07.2026	
221	IRDAN162CPEN0029V01202627/A0031V01202627	Waiver Of Subrogation	Engineering	Commercial	14.07.2026	
222	IRDAN162CPEN0029V01202627/A0032V01202627	Valuable Documents	Engineering	Commercial	14.07.2026	
223	IRDAN162CPEN0029V01202627/A0033V01202627	Owners Surrounding Property	Engineering	Commercial	14.07.2026	
224	IRDAN162CPEN0029V01202627/A0034V01202627	Removal Of Debris	Engineering	Commercial	14.07.2026	
225	IRDAN162CPEN0029V01202627/A0035V01202627	Cover For Offsite Storage	Engineering	Commercial	14.07.2026	
226	IRDAN162CPEN0029V01202627/A0036V01202627	Third Party Liability Cover with or Without Cross Liability Extension Within Geographical Limits of India	Engineering	Commercial	14.07.2026	
227	IRDAN162CPEN0029V01202627/A0037V01202627	Escalation Costs	Engineering	Commercial	14.07.2026	
228	IRDAN162CPEN0029V01202627/A0038V01202627	Extended Maintenance Cover	Engineering	Commercial	14.07.2026	

229	IRDAN162CPEN0029V01202627/ A0039V01202627	Construction Machineries, Plant and Equipment Extension	Engineering	Commercial	14.07.2026	
230	IRDAN162CPEN0029V01202627/ A0040V01202627	Expediting Cost Including Air Freight and Express Freight	Engineering	Commercial	14.07.2026	
231	IRDAN162CPEN0029V01202627/ A0041V01202627	Design Defect Liability as per Munich Re Wordings (De 4)	Engineering	Commercial	14.07.2026	
232	IRDAN162CPEN0029V01202627/ A0042V01202627	Design Defect Liability as per Munich Re Wordings (De 3)	Engineering	Commercial	14.07.2026	
233	IRDAN162CPEN0029V01202627/ A0043V01202627	Continuity Of Cover During Operational Phase for Unit/Plant Tested but Awaiting Integral Testing	Engineering	Commercial	14.07.2026	
234	IRDAN162CPEN0029V01202627/ A0044V01202627	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only) with effect from 1st April 2021	Engineering	Commercial	14.07.2026	
235	IRDAN162CPPR0030V01202627	Kshema Industrial All Risks Insurance Policy	Property	Commercial	14.07.2026	
236	IRDAN162CPPR0030V01202627/ A0001V01202627	Involuntary Betterment / Technological Advancements	Property	Commercial	14.07.2026	
237	IRDAN162CPPR0030V01202627/ A0002V01202627	Inadvertent Omission / Inadvertent Exclusion of Assets	Property	Commercial	14.07.2026	
238	IRDAN162CPPR0030V01202627/ A0003V01202627	Professional Fees	Property	Commercial	14.07.2026	
239	IRDAN162CPPR0030V01202627/ A0004V01202627	Preparation Of Lost Records/Computer Records	Property	Commercial	14.07.2026	
240	IRDAN162CPPR0030V01202627/ A0005V01202627	Undamaged Parts Clause	Property	Commercial	14.07.2026	
241	IRDAN162CPPR0030V01202627/ A0006V01202627	Cover For Employees' Personal Property	Property	Commercial	14.07.2026	

242	IRDAN162CPPR0030V01202627/A0007V01202627	Minor Works Extension	Property	Commercial	14.07.2026	
243	IRDAN162CPPR0030V01202627/A0008V01202627	Floater Clause	Property	Commercial	14.07.2026	
244	IRDAN162CPPR0030V01202627/A0009V01202627	Declaration Clause	Property	Commercial	14.07.2026	
245	IRDAN162CPPR0030V01202627/A0010V01202627	Capital Additions/Newly Acquired Property	Property	Commercial	14.07.2026	
246	IRDAN162CPPR0030V01202627/A0011V01202627	Brand/Trademarks	Property	Commercial	14.07.2026	
247	IRDAN162CPPR0030V01202627/A0012V01202627	Expediting Costs	Property	Commercial	14.07.2026	
248	IRDAN162CPPR0030V01202627/A0013V01202627	Start-Up/Shut-Down Cost	Property	Commercial	14.07.2026	
249	IRDAN162CPPR0030V01202627/A0014V01202627	Immediate Repairs	Property	Commercial	14.07.2026	
250	IRDAN162CPPR0030V01202627/A0015V01202627	Additional Customs Duty	Property	Commercial	14.07.2026	
251	IRDAN162CPPR0030V01202627/A0016V01202627	Contamination And Co-Mingling of Stocks	Property	Commercial	14.07.2026	
252	IRDAN162CPPR0030V01202627/A0017V01202627	Catalysts And Consumable Interests in Process	Property	Commercial	14.07.2026	
253	IRDAN162CPPR0030V01202627/A0018V01202627	Protection And Preservation of Property/Precautionary Measures/Loss Minimization	Property	Commercial	14.07.2026	
254	IRDAN162CPPR0030V01202627/A0019V01202627	Contract Works	Property	Commercial	14.07.2026	
255	IRDAN162CPPR0030V01202627/A0020V01202627	Sue And Labour Charges	Property	Commercial	14.07.2026	
256	IRDAN162CPPR0030V01202627/A0021V01202627	Prevention Of Access	Property	Commercial	14.07.2026	

257	IRDAN162CPPR0030V01202627/ A0022V01202627	Service Interruption Time Element	Property	Commercial	14.07.2026	
258	IRDAN162CPPR0030V01202627/ A0023V01202627	Growing Plants, Crops and Trees, Landscaping	Property	Commercial	14.07.2026	
259	IRDAN162CPPR0030V01202627/ A0024V01202627	Lawns, Plants, Shrubs or Trees	Property	Commercial	14.07.2026	
260	IRDAN162CPPR0030V01202627/ A0025V01202627	Decontamination And Cost of Clean Up Expenses/Industry's Seepage, Pollution and Contamination Clause	Property	Commercial	14.07.2026	
261	IRDAN162CPPR0030V01202627/ A0026V01202627	De Watering Expenses	Property	Commercial	14.07.2026	
262	IRDAN162CPPR0030V01202627/ A0027V01202627	Additional Increased Cost of Working (Applicable to Business Interruption Section)	Property	Commercial	14.07.2026	
263	IRDAN162CPPR0030V01202627/ A0028V01202627	Property Outside the Insured Premises/ Property in Off-Site Storage	Property	Commercial	14.07.2026	
264	IRDAN162CPPR0030V01202627/ A0029V01202627	Fire Extinguishing / Fighting Expenses	Property	Commercial	14.07.2026	
265	IRDAN162CPPR0030V01202627/ A0030V01202627	Goods Held in Trust	Property	Commercial	14.07.2026	
266	IRDAN162CPPR0030V01202627/ A0031V01202627	Automatic Reinstatement Clause	Property	Commercial	14.07.2026	
267	IRDAN162CPPR0030V01202627/ A0032V01202627	Building Ordinance/Civil or Local Authorities Clause, Demolition and Increased Cost of Construction	Property	Commercial	14.07.2026	
268	IRDAN162CPPR0030V01202627/ A0033V01202627	Cost Of Demolition and Debris Removal	Property	Commercial	14.07.2026	

269	IRDAN162CPPR0030V01202627/A0034V01202627	Supplier's Extension	Property	Commercial	14.07.2026	
270	IRDAN162CPPR0030V01202627/A0035V01202627	Customer's Extension	Property	Commercial	14.07.2026	
271	IRDAN162CPPR0030V01202627/A0036V01202627	Group Interdependency	Property	Commercial	14.07.2026	
272	IRDAN162CPPR0030V01202627/A0037V01202627	Interdependency Cover	Property	Commercial	14.07.2026	
273	IRDAN162CPPR0030V01202627/A0038V01202627	Key And Lock Clause	Property	Commercial	14.07.2026	
274	IRDAN162CPPR0030V01202627/A0039V01202627	Accounts Receivable	Property	Commercial	14.07.2026	
275	IRDAN162CPPR0030V01202627/A0040V01202627	Cost Of Clearing Drains Clause	Property	Commercial	14.07.2026	
276	IRDAN162CPPR0030V01202627/A0041V01202627	Cleaning Up and Other Costs	Property	Commercial	14.07.2026	
277	IRDAN162CPPR0030V01202627/A0042V01202627	Customer's Goods Clause	Property	Commercial	14.07.2026	
278	IRDAN162CPPR0030V01202627/A0043V01202627	Property In Course of Construction/Erection	Property	Commercial	14.07.2026	
279	IRDAN162CPPR0030V01202627/A0044V01202627	Land And Water Contaminant Cleanup, Removal and Disposal	Property	Commercial	14.07.2026	
280	IRDAN162CPPR0030V01202627/A0045V01202627	Deferred Payments	Property	Commercial	14.07.2026	
281	IRDAN162CPPR0030V01202627/A0046V01202627	Exhibition, Exposition, Fair or Trade Show	Property	Commercial	14.07.2026	
282	IRDAN162CPPR0030V01202627/A0047V01202627	Fine Arts/Works of Art	Property	Commercial	14.07.2026	
283	IRDAN162CPPR0030V01202627/A0048V01202627	Undamaged Foundations	Property	Commercial	14.07.2026	

284	IRDAN162CPPR0030V01202627/ A0049V01202627	Green Clause	Property	Commercial	14.07.2026	
285	IRDAN162CPPR0030V01202627/ A0050V01202627	Property Under Care Custody and Control/Non-Owned Assets	Property	Commercial	14.07.2026	
286	IRDAN162CPPR0030V01202627/ A0051V01202627	Inland Transit	Property	Commercial	14.07.2026	
287	IRDAN162CPPR0030V01202627/ A0052V01202627	Land Improvements	Property	Commercial	14.07.2026	
288	IRDAN162CPPR0030V01202627/ A0053V01202627	Margin Clause	Property	Commercial	14.07.2026	
289	IRDAN162CPPR0030V01202627/ A0054V01202627	Metered Water	Property	Commercial	14.07.2026	
290	IRDAN162CPPR0030V01202627/ A0055V01202627	Modification Cost/Incompatibility Expenses	Property	Commercial	14.07.2026	
291	IRDAN162CPPR0030V01202627/ A0056V01202627	Tenant's Liability	Property	Commercial	14.07.2026	
292	IRDAN162CPPR0030V01202627/ A0057V01202627	Obsolete Spare Parts	Property	Commercial	14.07.2026	
293	IRDAN162CPPR0030V01202627/ A0058V01202627	Sprinkler Up-Grading Costs	Property	Commercial	14.07.2026	
294	IRDAN162CPPR0030V01202627/ A0059V01202627	Unrepaired Damage	Property	Commercial	14.07.2026	
295	IRDAN162CPPR0030V01202627/ A0060V01202627	Deliberate Damage	Property	Commercial	14.07.2026	
296	IRDAN162CPPR0030V01202627/ A0061V01202627	Soft Costs – Course of Construction	Property	Commercial	14.07.2026	
297	IRDAN162CPPR0030V01202627/ A0062V01202627	Minimum Demand Charges	Property	Commercial	14.07.2026	
298	IRDAN162CPPR0030V01202627/ A0063V01202627	Export Tax Benefits	Property	Commercial	14.07.2026	

299	IRDAN162CPPR0030V01202627/ A0064V01202627	Internal Decoration Fixtures and Fittings	Property	Commercial	14.07.2026	
300	IRDAN162CPPR0030V01202627/ A0065V01202627	Unnamed Locations	Property	Commercial	14.07.2026	
301	IRDAN162CPPR0030V01202627/ A0066V01202627	Waiver Of Subrogation	Property	Commercial	14.07.2026	
302	IRDAN162CPPR0030V01202627/ A0067V01202627	Loss Of Attraction	Property	Commercial	14.07.2026	
303	IRDAN162CPPR0030V01202627/ A0068V01202627	Professional Accountants' and Auditors' Clause	Property	Commercial	14.07.2026	
304	IRDAN162CPPR0030V01202627/ A0069V01202627	Molten Metal Spillage Clause	Property	Commercial	14.07.2026	
305	IRDAN162CPPR0030V01202627/ A0070V01202627	Accidental Damage Clause	Property	Commercial	14.07.2026	
306	IRDAN162CPPR0030V01202627/ A0071V01202627	Electrical Appliance Clause	Property	Commercial	14.07.2026	
307	IRDAN162CPPR0030V01202627/ A0072V01202627	Pair And Set Clause	Property	Commercial	14.07.2026	
308	IRDAN162CPPR0030V01202627/ A0073V01202627	Non-Vitiation Clause	Property	Commercial	14.07.2026	
309	IRDAN162CPPR0030V01202627/ A0074V01202627	Spontaneous Combustion	Property	Commercial	14.07.2026	
310	IRDAN162CPPR0030V01202627/ A0075V01202627	Smoke Damage	Property	Commercial	14.07.2026	
311	IRDAN162CPPR0030V01202627/ A0076V01202627	House Breaking Clause	Property	Commercial	14.07.2026	
312	IRDAN162CPPR0030V01202627/ A0077V01202627	Temporary Removal of Property	Property	Commercial	14.07.2026	
313	IRDAN162CPPR0030V01202627/ A0078V01202627	Departmental Clause	Property	Commercial	14.07.2026	

314	IRDAN162CPPR0030V01202627/A0079V01202627	Accumulated Stock Clause	Property	Commercial	14.07.2026	
315	IRDAN162CPPR0030V01202627/A0080V01202627	Alternative Basis Clause	Property	Commercial	14.07.2026	
316	IRDAN162CPPR0030V01202627/A0081V01202627	Mould And Fungi Clause	Property	Commercial	14.07.2026	
317	IRDAN162CPPR0030V01202627/A0082V01202627	Vehicle Load Clause	Property	Commercial	14.07.2026	
318	IRDAN162CPPR0030V01202627/A0083V01202627	Primary And Non-Contributory	Property	Commercial	14.07.2026	
319	IRDAN162CPPR0030V01202627/A0084V01202627	Broad Water Damage	Property	Commercial	14.07.2026	
320	IRDAN162CPPR0030V01202627/A0085V01202627	Appraisement Clause	Property	Commercial	14.07.2026	
321	IRDAN162CPPR0030V01202627/A0086V01202627	Control Of Damaged Goods	Property	Commercial	14.07.2026	
322	IRDAN162CPPR0030V01202627/A0087V01202627	Expiration Clause	Property	Commercial	14.07.2026	
323	IRDAN162CPPR0030V01202627/A0088V01202627	Un-Occupancy Clause	Property	Commercial	14.07.2026	
324	IRDAN162CPPR0030V01202627/A0089V01202627	Debris Removal for Foreign Debris	Property	Commercial	14.07.2026	
325	IRDAN162CPPR0030V01202627/A0090V01202627	Salvage Disposal	Property	Commercial	14.07.2026	
326	IRDAN162CPPR0030V01202627/A0091V01202627	Damages To Underground Services	Property	Commercial	14.07.2026	
327	IRDAN162CPPR0030V01202627/A0092V01202627	Loss Payee Clause	Property	Commercial	14.07.2026	
328	IRDAN162CPPR0030V01202627/A0093V01202627	Leak Search / Finding Cost	Property	Commercial	14.07.2026	

329	IRDAN162CPPR0030V01202627/ A0094V01202627	Non-Invalidation	Property	Commercial	14.07.2026	
330	IRDAN162CPPR0030V01202627/ A0095V01202627	Nominated Loss Adjusters	Property	Commercial	14.07.2026	
331	IRDAN162CPPR0030V01202627/ A0096V01202627	Payments On Account	Property	Commercial	14.07.2026	
332	IRDAN162CPPR0030V01202627/ A0097V01202627	Multiple Insured	Property	Commercial	14.07.2026	
333	IRDAN162CPPR0030V01202627/ A0098V01202627	Trace And access	Property	Commercial	14.07.2026	
334	IRDAN162CPPR0030V01202627/ A0099V01202627	Outbuilding Clause	Property	Commercial	14.07.2026	
335	IRDAN162CPPR0030V01202627/ A0100V01202627	Seasonal Enhancement of Stocks	Property	Commercial	14.07.2026	
336	IRDAN16CPPR0030V01202627/ A0101V01202627	Undamaged Stock and Loss on Re Sale	Property	Commercial	14.07.2026	
337	IRDAN162CPPR0030V01202627/ A0102V01202627	Errors & Omissions	Property	Commercial	14.07.2026	
338	IRDAN162CPPR0030V01202627/ A0103V01202627	Floater Declaration Clause	Property	Commercial	14.07.2026	
339	IRDAN162CPPR0030V01202627/ A0104V01202627	Contract Price Insurance	Property	Commercial	14.07.2026	
340	IRDAN162CPPR0030V01202627/ A0105V01202627	Spoilage Material Damage	Property	Commercial	14.07.2026	
341	IRDAN162CPPR0030V01202627/ A0106V01202627	Deterioration Of Stocks in Cold Storage	Property	Commercial	14.07.2026	
342	IRDAN162CPPR0030V01202627/ A0107V01202627	Claim Preparation Costs	Property	Commercial	14.07.2026	
343	IRDAN162CPPR0030V01202627/ A0108V01202627	Loss Of Rent Clause	Property	Commercial	14.07.2026	

344	IRDAN162CPPR0030V01202627/A0109V01202627	Insurance Of Additional Expenses of Rent for an Alternative Accommodation	Property	Commercial	14.07.2026	
345	IRDAN162CPPR0030V01202627/A0110V01202627	Temporary Repair Cost	Property	Commercial	14.07.2026	
346	IRDAN162CPPR0030V01202627/A0111V01202627	Laptop Computer	Property	Commercial	14.07.2026	
347	IRDAN162CPPR0030V01202627/A0112V01202627	Roads Pavements and Street Furniture	Property	Commercial	14.07.2026	
348	IRDAN162CPPR0030V01202627/A0113V01202627	Damage To Building	Property	Commercial	14.07.2026	
349	IRDAN162CPPR0030V01202627/A0114V01202627	Vessel Impact to Jetty	Property	Commercial	14.07.2026	
350	IRDAN162CPPR0030V01202627/A0115V01202627	Défense Costs	Property	Commercial	14.07.2026	
351	IRDAN162CPPR0030V01202627/A0116V01202627	Liability For Duty	Property	Commercial	14.07.2026	
352	IRDAN162CPPR0030V01202627/A0117V01202627	Pollutant Clean Up and Removal	Property	Commercial	14.07.2026	
353	IRDAN162CPPR0030V01202627/A0118V01202627	Undeclared Property of Others	Property	Commercial	14.07.2026	
354	IRDAN162CPPR0030V01202627/A0119V01202627	Damage By Government Authorities	Property	Commercial	14.07.2026	
355	IRDAN162CPPR0030V01202627/A0120V01202627	Consequential Reduction in Value	Property	Commercial	14.07.2026	
356	IRDAN162CPPR0030V01202627/A0121V01202627	Workmen Allowed	Property	Commercial	14.07.2026	
357	IRDAN162CPPR0030V01202627/A0122V01202627	Personal Injury	Property	Commercial	14.07.2026	
358	IRDAN162CPPR0030V01202627/A0123V01202627	Baggage	Property	Commercial	14.07.2026	

359	IRDAN162CPPR0030V01202627 /A0124V01202627	Start Up Expenses (Non-Industrial Risk)	Property	Commercial	14.07.2026	
360	IRDAN162CPPR0030V01202627 /A0125V01202627	Aggravation Clause	Property	Commercial	14.07.2026	
361	IRDAN162CPPR0030V01202627 /A0126V01202627	Automatic Extension Clause / Tacit Renewal	Property	Commercial	14.07.2026	
362	IRDAN162CPPR0030V01202627 /A0127V01202627	Plate Glass Extension	Property	Commercial	14.07.2026	
363	KSGHLGP27039V012627	Kshema Group Health Insurance	Health	Health Insurance (Group)	11.08.2026	
364	IRDAN162RPCR0031V01202627	Kshema El Niño Index Insurance	Crop	Retail	19.08.2026	
365	IRDAN162RPMT0032V01202627	Kshema Private Car Bundled Policy	Motor	Retail	28.09.2026	
366	IRDAN162RPMT0032V01202627 /A0001V01202627	NIL Depreciation	Motor	Retail	28.09.2026	
367	IRDAN162RPMT0032V01202627 /A0002V01202627	No Claim Bonus Protection	Motor	Retail	28.09.2026	
368	IRDAN162RPMT0032V01202627 /A0003V01202627	Engine Protection Cover	Motor	Retail	28.09.2026	
369	IRDAN162RPMT0032V01202627 /A0004V01202627	Return to Invoice	Motor	Retail	28.09.2026	
370	IRDAN162RPMT0032V01202627 /A0005V01202627	Roadside Assistance Cover	Motor	Retail	28.09.2026	
371	IRDAN162RPMT0032V01202627 /A0006V01202627	Consumables Cover	Motor	Retail	28.09.2026	
372	IRDAN162RPMT0032V01202627 /A0007V01202627	Additional Towing Charges	Motor	Retail	28.09.2026	
373	IRDAN162RPMT0032V01202627 /A0008V01202627	Keys & Locks Replacement Cover	Motor	Retail	28.09.2026	

374	IRDAN162RPMT0033V01202627	Kshema Private Car Stand-Alone Own Damage Policy	Motor	Retail	28.09.2026	
375	IRDAN162RPMT0033V01202627 /A0001V01202627	NIL Depreciation	Motor	Retail	28.09.2026	
376	IRDAN162RPMT0033V01202627 /A0002V01202627	No Claim Bonus Protection	Motor	Retail	28.09.2026	
377	IRDAN162RPMT0033V01202627/ A0003V01202627	Engine Protection Cover	Motor	Retail	28.09.2026	
378	IRDAN162RPMT0033V01202627 /A0004V01202627	Return to Invoice	Motor	Retail	28.09.2026	
379	IRDAN162RPMT0033V01202627 /A0005V01202627	Roadside Assistance Cover	Motor	Retail	28.09.2026	
380	IRDAN162RPMT0033V01202627 /A0006V01202627	Consumables Cover	Motor	Retail	28.09.2026	
381	IRDAN162RPMT0033V01202627 /A0007V01202627	Additional Towing Charges	Motor	Retail	28.09.2026	
382	IRDAN162RPMT0033V01202627 /A0008V01202627	Keys & Locks Replacement Cover	Motor	Retail	28.09.2026	
383	IRDAN162RPMT0034V01202627	Kshema Private Car Package Policy	Motor	Retail	28.09.2026	
384	IRDAN162RPMT0034V01202627 /A0001V01202627	NIL Depreciation	Motor	Retail	28.09.2026	
385	IRDAN162RPMT0034V01202627 /A0002V01202627	No Claim Bonus Protection	Motor	Retail	28.09.2026	
386	IRDAN162RPMT0034V01202627 /A0003V01202627	Engine Protection Cover	Motor	Retail	28.09.2026	
387	IRDAN162RPMT0034V01202627/ A0004V01202627	Return to Invoice	Motor	Retail	28.09.2026	
388	IRDAN162RPMT0034V01202627/ A0005V01202627	Roadside Assistance Cover	Motor	Retail	28.09.2026	

389	IRDAN162RPMT0034V01202627/A0006V01202627	Consumables Cover	Motor	Retail	28.09.2026	
390	IRDAN162RPMT0034V01202627/A0007V01202627	Additional Towing Charges	Motor	Retail	28.09.2026	
391	IRDAN162RPMT0034V01202627/A0008V01202627	Keys & Locks Replacement Cover	Motor	Retail	28.09.2026	
392	IRDAN162RPMT0026V01202627/A0006V01202627	Kshema Two-Wheeler Bundled Policy - Battery Protection Cover (Add on)	Motor	Retail	12.10.2026	
393	IRDAN162RPMT0027V01202627/A0006V01202627	Kshema Two-Wheeler Package Policy - Battery Protection Cover (Add on)	Motor	Retail	12.10.2026	
394	IRDAN162RPMT0028V01202627/A0006V01202627	Kshema Two-Wheeler SAOD Policy - Battery Protection Cover (Add on)	Motor	Retail	12.10.2026	