

COCOCure Super Top Up – Navi General Insurance

CUSTOMER INFORMATION SHEET

	Title	Description	Policy Clause Number
1	Product Name	COCOCure Super Top Up – Navi General Insurance	
2	What am I covered for	<p>This Policy provides coverage(s) if the aggregate of covered medical expenses in respect to Hospitalisation(s) in a policy year is in excess of the Deductible.</p> <p>1. In-Patient Hospitalisation - Covers hospitalisation expenses if hospitalised for a minimum period of 24 hours.</p> <p><u>Expenses shall include –</u></p> <ol style="list-style-type: none"> Room Rent and Nursing Charges Intensive Care Unit (ICU) Charges Operation Theatre Charges Fees of Medical Practitioner/Surgeon/ Anaesthetist/Specialities Physiotherapy, Investigation & Diagnostic Procedures Medicines, Drugs and Consumables Blood, Oxygen, Surgical appliances The cost of Prosthetic and other devices or equipment recommended by the attending Medical Practitioner and if implanted internally during a Surgical Procedure <p>Modern Treatment Methods</p> <p>The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to the Sum Insured, specified in the policy schedule, during the policy period:</p> <ol style="list-style-type: none"> Uterine Artery Embolization and HIFU (High intensity focused ultrasound) Balloon Sinuplasty Deep Brain stimulation Oral chemotherapy Immunotherapy - Monoclonal Antibody to be given as injection Intra vitreal injections Robotic surgeries Stereotactic radio surgeries Bronchical Thermoplasty Vaporisation of the prostate (Green laser treatment or holmium laser treatment) IONM - (Intra Operative Neuro Monitoring) Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered. 	Section 3 – Scope of Cover

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		<p><u>Mental Illness:</u> Covers Mental Illness as per the provisions of Mental Healthcare Act, 2017. However, in case of following mental illnesses the Inpatient Hospitalization benefit will be restricted to Policy Sum Insured or 3 lacs, whichever is Lower;</p> <ol style="list-style-type: none"> 1. Schizophrenia (ICD - F20 ; F21;F25) 2. Bipolar Affective Disorders (ICD - F31; F34) 3. Depression (ICD - F32; F33) 1. Obsessive Compulsive Disorders (ICD - F42 ; F60.5) 2. Psychosis (ICD - F 22 ; F23 ; F28 ; F29) <p><u>HIV & AIDS</u> Covers upto the Sum Insured in case Inpatient hospitalization (including Day Care Treatment) for the treatment arising out of HIV or any condition caused by or associated with Acquired Immuno-Deficiency Syndrome (AIDS).</p> <ol style="list-style-type: none"> 2. <u>Day Care Treatment</u> - Covers medical expenses for 393 day-care procedures where hospitalisation is for less than 24 hrs. This does not cover OPD treatment. 3. <u>Pre-Hospitalisation</u> - Covers medical expenses incurred before the hospitalisation up to 30 days. 4. <u>Post Hospitalisation</u> - Covers medical expenses incurred after the discharge from hospital up to 60 days. 5. <u>Domiciliary Hospitalisation</u> – Covers medical expenses incurred for treatment availed at home, which would otherwise have required hospitalisation for at least 3 days, due to: <ol style="list-style-type: none"> i. the condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or ii. the patient takes treatment at home on account of non-availability of room in a Hospital. 6. <u>Organ Donor Expenses</u> – Covers Surgical expenses incurred for harvesting an organ from the donor. 7. <u>AYUSH</u> – Covers medical expenses incurred for in-patient hospitalisation for the treatment taken under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy in a government hospital, teaching hospitals of AYUSH colleges and AYUSH hospitals recognised by a government authority. 8. <u>Mandatory Co Payment</u> - If the entry age of the Insured Person at the first inception of policy with Us is 61 years or above, the Co-Payment on each and every claim will be 	
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		<p>applicable on the admissible claim amount as per the grid mentioned in the policy document.</p> <p>9. ReCover – If the Policy Sum Insured is exhausted due to claims paid during the Policy Year, then We will reinstate Sum Insured equivalent to the Deductible opted or sum insured whichever is less, for the policy year.</p> <p>10. EmPower – In case of loss of job due to any Chronic Illness or Injury / critical illness/ disability which makes the insured person unfit to persue the job and same is certified by Medical Practitioner, then we will provide coverage for inpatient treatment during the period of unemployment for a maximum period upto 3 months, which is after 6 months of taking this Policy.</p> <p>Mandatory Co-payment & Deductible shall not be applied under this coverage.</p> <p>11. CoPayRent – Provides coverage for Co-payment; Non-Medical Expenses & Prosthesis, if the same are not paid under any Indemnity Health Insurance Policy from us or any other Non-Life Insurance Company/Health Insurance Company registered with the Authority.</p> <p>OPTIONAL COVERAGES</p> <p>1. Daily Cash Allowance - Provides fixed amount for each day of hospitalisation.</p> <p>2. Waiver of Mandatory Co-Payment - Mandatory co-payment will be applicable if the age of the Insured Person is 61 years or above on the date of inception of 1st policy with Us. If You opt this cover by paying additional premium the mandatory co-pay clause will not apply.</p> <p>3. Reduction in Named Ailments Waiting Period – 24 months Waiting Period for Named ailments will get reduced to 12 months for all Insured Persons covered under this Policy if this cover is opted.</p> <p>4. Reduction in Pre-Existing Disease Waiting Period - 36 months Waiting Period for “Pre-existing Disease / Conditions” will get reduced to 24 months for all Insured Persons covered under this Policy if this cover is opted.</p> <p>5. Extension in Pre- Hospitalization Period - 30 days Period for Pre-Hospitalization Medical Expenses will get extended</p>	<p>Section 4 – Optional Coverages</p>
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		<p>to 60 days for all Insured Persons covered under this Policy if this cover is opted.</p> <p>6. <u>Extension in Post Hospitalization Period</u> - 60 days Period for Post-Hospitalization Medical Expenses will get extended to 90 days for all Insured Persons covered under this Policy if this cover is opted.</p> <p>7. <u>Room Rent Sublimit</u> – Room Rent under Inpatient Hospitalization will be limited to the amount as opted for all Insured persons covered under this policy.</p>	
3	What are the major Exclusions in the policy:	<p>We will not pay for any claims arising directly or indirectly from:</p> <ol style="list-style-type: none"> 1. Breach of law 2. Chemical & Nuclear Exposure 3. War 4. Alcohol ,drug or substance abuse 5. Sterility and Infertility 6. Cosmetic or Plastic surgery 7. Circumcision 8. Dental Treatment or Surgery 9. Hazardous or Adventurous Sports 10. Unproven treatments 11. External Congenital anomaly 12. Change of Gender treatments 13. Self-inflicted injuries or attempted suicide 14. Maternity 15. Preventive Vaccinations <p>Note: The above is an abridged wording/listing of the policy exclusions. For complete listing and wording of exclusions please refer to the policy clauses.</p>	Section 6 – Exclusions
4	Waiting Period	<p><u>30 days waiting period:</u> 30 days waiting period is applicable for any hospitalisation due to illness except hospitalisation due to accident or for three critical illnesses i.e. Cancer, Myocardial Infarction and Stroke.</p> <p><u>Waiting period for the Named Ailments</u> (such as Sinusitis, Tonsillectomy, Cataract, Surgery for hernia, Uterine fibroids, Osteoarthritis, Joint replacement Surgeries, Kidney Stones, Gall Stones, Varicose veins) will be applicable up to 24 months from inception of first Policy with Us. Please refer the policy wording for complete list.</p>	Section 5 – Waiting Period

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		<p><u>Waiting period for the Named Mental Illnesses</u> (such as Schizophrenia, Bipolar Affective Disorders, Depression, Obsessive Compulsive Disorders, Psychosis) will be applicable up to 24 months from the inception of first Policy with Us .</p> <p><u>Waiting period for the Internal Congenital Anomaly</u> will be applicable up to 24 months from the date of inception of the first policy with Us.</p> <p><u>Waiting period for the Pre-existing disease/condition</u> will be applicable up to 36 months from the inception of first Policy with Us.</p>							
5	Payment basis	<ol style="list-style-type: none"> For all covers (excluding Daily Cash Allowance) pay-out will be on reimbursement of actual expenses either by way of Cashless to the Hospital/ Network provider when a cashless facility is availed or directly to you as a reimbursement against the bills when you have paid for the expenses. <u>Daily Cash Allowance</u> – Provides fixed amount for each day of hospitalisation. Our maximum liability is restricted to 5 days per hospitalisation & 30 days of hospitalisation in a Policy Year. 							
6	Loss Sharing	<ol style="list-style-type: none"> We will pay Medical Expenses exceeding the Deductible on per Policy Year basis. A mandatory co-payment as per the below grid will be applicable for the insured persons whose entry age at the first inception of policy with us is 61 years or above. <table border="1" data-bbox="475 1294 1209 1413"> <thead> <tr> <th>Age at Entry</th> <th>Co-Payment</th> </tr> </thead> <tbody> <tr> <td>61-79 years</td> <td>10%</td> </tr> <tr> <td>80 Years and above</td> <td>20%</td> </tr> </tbody> </table>	Age at Entry	Co-Payment	61-79 years	10%	80 Years and above	20%	<p>Section – 3</p> <p>Section 3.8</p>
Age at Entry	Co-Payment								
61-79 years	10%								
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7	Renewal Conditions	<ul style="list-style-type: none"> ▪ You may renew the policy on or before the end of the Policy Period. Renewal of policy is subject to realization of renewal premium. ▪ We may not renew the policy if you have acted in a fraudulent manner; misrepresented or suppressed any of the material fact either at the time of taking the Policy or any time during the policy period. ▪ We are NOT under any obligation to send renewal notice or reminders. ▪ Grace Period of 30 days for renewing the Policy is provided under this Policy. ▪ Any revision / modification in the product will be done with the approval of the IRDAI and will be intimated to you at least three months before the changes are effected. ▪ <u>Product Withdrawal</u> <ul style="list-style-type: none"> - In the likelihood of this product being withdrawn in future, you will be intimated about the same 90 days prior to expiry of the policy. - You will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break. 	<p>Section 6.3) v) - Renewal Terms</p> <p>Section – 6.2) x) – Revision & Modification of Product</p> <p>Section 6.2) xiii) – Withdrawal of Product</p>
8	Renewal Benefits	Not Applicable	
9	Cancellation	<p>a. You may cancel this policy by giving 15 days' written notice and in such an event, We shall refund premium for the unexpired policy period as per the refund table available in the policy document provided no claim has been admitted or lodged under the policy.</p> <p>b. We may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by You by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.</p>	Section 6.2)ii) – Cancellation of Policy

<p>10</p>	<p>Claims</p>	<p>In the event of any unfortunate event be rest assured of complete assistance from us.</p> <p>1. Claim Intimation - Intimation of the claim must be made to Us/Our TPA in following ways -</p> <ul style="list-style-type: none"> • Call on Toll Free 1800 123 0004 OR • Send an email to mycare@navi.com OR • Customer Portal on website www.naviinsurance.com OR • Mobile App of Navi General Insurance OR • Directly walk-in to office or through an Intermediary <p>2. Cashless facility is available only at our network provider. The Insured Person can avail Cashless facility at the time of admission into any network provider, by presenting the health card as provided by Us with this Policy, along with a valid photo identification proof (Voter ID card / Driving License / Passport / PAN Card / Aadhar Card, any other identity proof as approved by Us). Network Provider List is available at our website www.naviinsurance.com</p> <p>3. Reimbursement Facility - Wherever You have opted for reimbursement of expenses, You may submit the documents for reimbursement of the claim to Our / TPA office not later than 15 days from the date of discharge from the Hospital. You can obtain a Claim Form from any of our / TPA Offices or download a copy from our website.</p> <p>4. All claim documents as mentioned in the policy should be submitted to us not later than 15 days from the discharge from hospital.</p> <p>5. In case any document is missing, we'll raise a request within 5 days of submission of documents by you.</p> <p>6. Claim shall be settled or repudiated within 30 days of the receipt of the last necessary document/information. If your claim needs further investigation, the claim shall be settled or repudiated within 45 days of receiving the last necessary document/information.</p> <p>7. Payment of Interest: In case of delay in the payment beyond the stipulated timelines, We shall be liable to pay interest at a rate of two percent (2%) above the Bank Rate .Such interest shall be paid from the date of receipt of the last relevant and necessary document from the Insured /claimant by insurer till the date of actual payment.</p>	<p>Section 6.4) v) – Claim Process & Management</p>
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11	Policy Servicing / Grievances/ Complaints	<ul style="list-style-type: none"> • <u>Call Us</u>: Toll Free 1800 123 0004 (From 8 am to 8 pm) • <u>Email</u>: mycare@navi.com seniorcare@navi.com (For Senior Citizens) • <u>Register & Track Queries</u>: Visit our website www.naviinsurance.com to register & track your queries and complaints. • Walk in for assistance • <u>Dispatch your letters to us at –</u> Navi General Insurance Limited 402, 403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (East), Mumbai, Maharashtra – 400 099 • Escalation – Email to - GRO@navi.com • IRDAI Contact Numbers - Toll free number - 155255 (or) 1800 4254 732 • IRDAI Email Id - complaints@irda.gov.in • Ombudsman Offices - http://ecoi.co.in/ombudsman.html 	
12	Insured's Rights	<ul style="list-style-type: none"> ▪ Free Look Period – You have 15 days from the date of receipt of the Policy to review the terms and conditions , and to return the same if not acceptable. If you have not made any claim under the policy, you will be entitled for premium refund less any expenses incurred by Us on your medical examination, stamp duty charges and proportionate risk premium. Free look provision is not applicable on renewals or at the time of porting/migrating the policy. ▪ Renewability - You may renew the policy on or before the end of the Policy Period. Renewal of policy is subject to realization of renewal premium. ▪ Continuity - You have an option to migrate to Our other individual health insurance product(s), if available, subject to Our underwriting guidelines. Likewise, children when exiting on account of being not dependent on parents will also be given an option to migrate to our individual health insurance plans subject to our underwriting guidelines. Insured Person(s) will be entitled for accrued continuity benefits as per prevailing portability guidelines issued by the regulator. ▪ Portability – <ul style="list-style-type: none"> ▪ Any person insured under an individual health insurance policy of any other insurer can migrate to us. The insured covered under this COCOCure Super Top Up Policy can opt to migrate to a suitable Individual Health Insurance Policy offered by Us. 	<p># 6.2)iv)</p> <p># 6.3)v)</p> <p># 6.3)i)</p> <p># 6.3)ii)</p>

		<ul style="list-style-type: none"> ▪ The member shall apply for portability at least 45 days but not earlier than 60 days before the premium renewal date ▪ For portability, the insured person can contact Us through email at mycare@navi.com or can call Us on our toll-free number 1800 123 0004 (From 8 am to 8 pm). ▪ Turn Around Time ▪ Settlement of Claims – 30 days from submission of the last "necessary" document(s) / information. In case, the claim warrants an investigation, the same shall be completed within 30 days from the date you submit the last necessary document to us. In such cases, the settlement shall be within 45 days from the date of receipt of last necessary document. 	# 7.4) v)i)
13	Insured's Obligations	<p>You must disclose material facts*. Non-disclosure may result in claim not being paid.</p> <p>*material facts - means a fact deemed so important that it would <u>change</u> the <u>decision</u> made by an <u>insurer</u> if it were kept hidden.</p>	
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			