

Customer Information Sheet (CIS)

S. No.	Title	Description
1	Product	Navi Bharat Griha Raksha Policy
2	What am I covered for	<p>This Policy gives three types of covers:</p> <ul style="list-style-type: none"> • Home Building Cover for the building structure of Your home. • Home Contents Cover for the articles or things in Your home. Where Home Building is also covered, General Contents are automatically covered for 20% of the Sum Insured of the Home Building subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh) unless You opt for a higher Sum Insured for Home Contents and declare the details. (At least one of the above 2 covers is compulsory) • Optional Cover: The following optional covers are available under the policy on payment of additional premium. <ul style="list-style-type: none"> a. Cover for Valuable Contents on Agreed Value Basis: Valuable contents of Your Home such as jewellery, silverware, paintings, works of art etc can be covered under this optional cover. b. Personal Accident Cover: If the insured peril causing damage to Your Home Building and/or Contents also results in the death of either You or Your spouse, a compensation of ₹ 5 Lakh (Rupees Five Lakh) per person would be payable. <p>Policy covers for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.</p> <ul style="list-style-type: none"> • Fire – Excluding destruction or damage to the property insured caused by burning of Insured Property by order of any Public Authority. • Lightning • Explosion/Implosion • Earthquake, volcanic eruption, or other convulsions of nature • Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation • Subsidence of the land on which Your Home Building stands, Landslide, Rockslide - Excluding destruction or damage to the property insured caused by: <ul style="list-style-type: none"> a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made-up ground,

Navi Bharat Griha Raksha Policy – CIS | UIN: IRDAN155RP0072V01202021

Registered Office: Navi General Insurance Limited
402, 403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai – 400099
Corporate Office: Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095
Toll-free number: 1800 123 0004 | Website: www.naviinsurance.com | Email: insurance.help@navi.com
CIN: U66000MH2016PLC283275 | IRDAI Registration Number: 155

		<ul style="list-style-type: none"> c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations. <ul style="list-style-type: none"> • Bush fire, Forest Fire, Jungle Fire • Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) – Excluding destruction or damage to the property insured caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. • Missile testing operations • Riot, Strike, Malicious Damage - Excluding destruction or damage to the property insured caused by: <ul style="list-style-type: none"> a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person • Acts of terrorism - Exclusions and Excess as per Terrorism Clause attached. • Bursting or overflowing of water tanks, apparatus and pipes, • Leakage from automatic sprinkler installations - Excluding destruction or damage to the property insured caused due to <ul style="list-style-type: none"> a. repairs or alterations in Your Home or the building in which Your Home is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You. • Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events - Excluding destruction or damage to the property insured caused if it is: <ul style="list-style-type: none"> a. any article or thing outside Your Home, or b. any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted
3	What is not Covered	We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly a result of or is caused by or arising from events, stated below:

		<ol style="list-style-type: none"> 1. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, <li style="text-align: center;">or ii. an Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations on documents of any kind, coins or paper money, cheques, vehicles, and explosive substances, unless otherwise expressly stated in the policy. 7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event. 8. Loss or damage to any Insured Property removed from Your Home to any other place. 9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 10. Any reduction in market value of any Insured Property after its repair or reinstatement. 11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or later renewal of this Policy, unless You have paid additional premium and such addition, extension or alteration is added by Endorsement.
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		<p>12. Costs, fees or expenses for preparing any claim.</p> <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy document for the full listing)</p>				
4	General Conditions	<p>1. Your Obligations - You have some obligations to fulfil. You must:</p> <ul style="list-style-type: none"> ○ state all and true information about Yourself and Your home and articles or things inside Your home when You submit a proposal, ○ take care to prevent theft, loss or damage to Your Home Building and Home Contents, and ○ ensure that unauthorized persons do not occupy Your Home Building, ○ make true and full disclosure in Your claim and documents supporting the claim, ○ give Us full cooperation for inspection and investigating the claim that You will make, ○ make a claim when You suffer loss, and follow the claim procedure, ○ Inform to Us change in circumstances such as if You change Your address, You make any addition, alteration, extension to structure of Your Home Building, You change use of Your Home Building, You let out Your Home Building, Your Home Building no longer be solely occupied by You. <p>2. Renewal of Policy</p> <ul style="list-style-type: none"> ○ End of Policy: This Policy will expire at the end of the Policy Period. ○ Renewal is not automatic, We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part. ○ Application for renewal: If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount. <p>(Note: These are partial listing of General Conditions. For full wordings and full list of General conditions please refer policy wordings.)</p>				
5	Cancellation	<p>You can cancel the Policy.</p> <p>1. Cancellation at any time:</p> <p>You can cancel the policy at any time during the policy period. If You cancel the policy, We will refund premium as follows;</p> <p><u>Annual Policy:</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Time for which Policy in force</td> <td>Refund of premium</td> </tr> <tr> <td>For a period not exceeding 15 days</td> <td>90% of the Premium</td> </tr> </table>	Time for which Policy in force	Refund of premium	For a period not exceeding 15 days	90% of the Premium
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 Corporate Office: Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095
 Toll-free number: 1800 123 0004 | Website: www.naviinsurance.com | Email: insurance.help@navi.com
 CIN: U66000MH2016PLC283275 | IRDAI Registration Number: 155

For a period not exceeding 1 month	85% of the Premium
For a period not exceeding 2 months	70% of the Premium
For a period not exceeding 3 months	60% of the Premium
For a period not exceeding 4 months	50% of the Premium
For a period not exceeding 5 months	40% of the Premium
For a period not exceeding 6 months	30% of the Premium
For a period not exceeding 7 months	25% of the Premium
For a period not exceeding 8 months	20% of the Premium
For a period not exceeding 9 months	15% of the Premium
For a period exceeding 9 months	Nil Refund

No refund shall be allowed if there has been a claim under the policy.

Long term Policy may be terminated by You subject to the following conditions:

Premium will be retained for the period policy has been in force. For this purpose, fraction of a year shall be rounded to the next higher year. For example, if the policy has run for 3 years and 3 months, premium shall be retained for 4 years.

2. We can cancel the policy.

- a. We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-cooperation of the insured.
- b. In case of total loss of Your Home Building in a long-term policy where You have decided not to reinstate Your Home Building in favour of a cash settlement of Your claim, We will cancel the policy for the remaining duration of the policy period. In such a case We shall refund the proportionate premium for the un-expired policy years after grossing up the premium paid by You towards long term discount, if any.

3. Automatic termination of the Policy

This Policy will automatically end in the following cases:

a. **Destruction of Your Home Building:** This Policy will automatically end 7 (seven) days after Your Home Building collapses or is destroyed by reason other than any Insured Event. If a separable part of Your Home Building, or any additional structure falls down or is destroyed by reason other than any Insured Event, the covers will end for such part or additional structure.

You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on the same rates, terms and conditions.

b. **Exhaustion of Sum Insured:** If Your Home Building, or any additional structure, or any item of Home Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end unless the subject matter of insurance is reconstructed and the Sum Insured is reinstated by paying additional premium. If We pay the total Sum Insured for any claim, this Policy will end.

c. **Change of use of Your Home Building or Home Contents:** The Policy will end

- i. if You change the use of Your Home Building from personal residence to any other purpose, or
- ii. if You use any item of Home Contents for use that is not personal.

d. **Sale of Your Home Building or Home Contents:** This Policy will end when You sell, surrender or release Your interest in Your Home Building and/or Home Contents, or Your interest in the Home Building and/or Home Contents comes to an end. The Policy will end to the extent any additional structure of Your Home Building or item of Home Contents if You sell, surrender or release Your interest in such additional structure or item of Home Content, or Your interest in these ends.

e. **Effect of death:** In the event of the unfortunate death of the Insured during the Policy Period, the Home Building Cover and the Home Contents Cover that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

6	Claims	<p>If You suffer a loss that is covered by this policy, You must make a claim. We will verify the claim and accept it if it is according to the terms and conditions of this policy. When You suffer loss, You must</p> <ul style="list-style-type: none"> – give notice to Us immediately, You must state in this notice <ol style="list-style-type: none"> i. the Policy Number, ii. Your name, iii. details of report to the police that You made, iv. details of report to any Authority that You made, v. details of the Insured Event, vi. a brief statement of the loss, vii. particulars of any other insurance of Your Home Building or any of Your Home Contents, viii. details of loss or damage under any Optional Cover or Add-ons, ix. submit photographs of loss or physical damage, wherever possible. – report to police, fire authorities and appropriate legal Authorities, – take all reasonable steps to prevent further damage to Home Building and Home Contents – preserve and collect evidence, take and preserve photographs, – assist Us and Our representatives in collecting evidence and details, give Us all information, books of accounts, and other documents, – submit claim form at the earliest opportunity but within 30 days from the date You first notice the loss or damage <p>(Please refer policy wordings for detailed claim procedure or you may also visit company website at www.naviinsurance.com for more information)</p>
7	Policy Servicing	<p>a. Call Us: Toll Free 1800 123 0004</p> <p>b. Email: insurance.help@navi.com</p> <p>Email for Senior Citizens- seniorcare@navi.com</p> <p>c. Visit our website: https://www.naviinsurance.com/service/</p> <p>d. Walk in for assistance</p>

		<p>e. Dispatch your letters to us at –</p> <p>Corporate Office: Navi General Insurance Limited</p> <p>Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p> <p>f. Escalation –</p> <ul style="list-style-type: none"> • First Escalation – Contact Customer Experience Team at - Manager.CustomerExperience@navi.com • Second Escalation - Email to Head Customer Experience and Grievance Redressal Officer at – Head.CustomerExperience@navi.com
	<p>Grievances / Complaints</p>	<p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>Navi General Insurance Limited (formerly known as DHFL General Insurance Limited)</p> <p>Corporate Office: Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p> <p>E-mail: gro@navi.com</p> <p>Toll free: 1800 123 0004</p> <p>2. Consumer Affairs Department of IRDAI</p> <p>a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irda.gov.in.</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the</p>

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		<p>Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India</p> <p>(IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032.</p> <p>c. You can visit the portal http://www.policyholder.gov.in for more details.</p> <p>3. Insurance Ombudsman</p> <p>You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p> <p>Ombudsman and Addresses: Refer the below link: http://ecoi.co.in/ombudsman.html</p>
8	Insured's Rights	<p>If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.</p> <p>We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part.</p>
9	Insured's Obligations	<p>You have some obligations to fulfil. You must:</p> <ul style="list-style-type: none"> ○ state all and true information about Yourself and Your home and articles or things inside Your home when You submit a proposal, ○ take care to prevent theft, loss or damage to Your Home Building and Home Contents, and ○ ensure that unauthorized persons do not occupy Your Home Building, ○ make true and full disclosure in Your claim and documents supporting the claim, ○ give Us full cooperation for inspection and investigating the claim that You will make, ○ make a claim when You suffer loss, and follow the claim procedure, ○ Inform to Us change in circumstances such as if You change Your address, You make any addition, alteration, extension to structure of Your Home

		Building, You change use of Your Home Building, You let out Your Home Building, Your Home Building no longer be solely occupied by You.
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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.