

COCO BUSINESS PACKAGE (COMMERCIAL)

PROSPECTUS

A business is exposed to variety of risks and liabilities and any such risks may result in costly interruption in your business operations.

Our Business Package policy provides number of insurance cover options in a single policy that offer broad financial and legal protection for various risks faced by small and medium sized businesses. You get a flexibility to customise this policy according to your business needs.

What Does This Policy Cover?

- ✚ This policy has 13 insurance covers as a package.
- ✚ You must choose minimum 2 covers out of these 13 covers.
- ✚ Policy period is of 1 year.

Section wise details are:

SECTION I: STANDARD FIRE AND SPECIAL PERILS

This Section protects your property against Fire, Lightning, Explosion/Implosion, Aircraft Damage, Riot, Strike and Malicious Damage, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI), Impact Damage, Subsidence and Landslide including Rockslide, Bursting and/or overflowing of Water Tanks, Apparatus and Pipes, Missile testing operations, Leakage from Automatic Sprinkler Installations, Bush Fire within policy period.

You may extend the policy by opting for Addons Covers on additional premium subject to our underwriting guidelines.

Addon Covers:

1. Architects, Surveyors and Consulting Engineers Fees (in excess of 3% claim amount).
2. Removal of Debris (in excess of 1% claim amount).
3. (A) Deterioration of Stocks in Cold Storage premises.
(B) Deterioration of stocks in cold storage premises.
4. Forest Fire.
5. Impact Damage due to Insured's own Rail/Road Vehicles, Forklifts, Cranes, Stackers and the like and articles dropped therefrom.
6. Spontaneous Combustion.
7. Omission to Insure additions, alteration or extensions.
8. Earthquake
9. Spoilage Material Damage Cover.
10. Leakage and Contamination Cover.
11. Temporary Removal of Stocks Clause.
12. Loss of Rent.
13. Insurance of Additional Expenses of Rent for An Alternative Accommodation.
14. Start-up Expenses.
15. Terrorism.
16. Demolition and Increased Cost of Construction.
17. Temporary removal of property beyond 60 days.
18. EMI Protector.

COCO Business Package (Commercial) - Navi General Insurance | UIN: IRDAN155CP0001V01201920

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

Important Exclusions:

- Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins, or paper money, Cheque, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.
- Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever caused (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.

SECTION II: CONSEQUENTIAL LOSS (FIRE AND ALLIED PERILS)

This Section protects you against loss due to interruption or interference in the business carried by you at the premises specified and covered under Section 1 of this Policy and subject to admissibility of claim under Section 1 within policy period.

We will indemnify actual loss up to gross profit selected by you.

You may extend the policy by opting for Addons Covers on additional premium subject to our underwriting guidelines.

Add on Covers:

1. Spoilage Risk Extension
2. Extension to cover supplier's premises
3. Extension to cover customer's premises
4. Failure of Public Electricity/Gas/Water Supply
5. Insured's Property Stored at other situations
6. Terrorism

Important Exclusions:

- The business be wound up or carried on by a Liquidator or Receiver or permanently discontinued.
- the insured's interest ceases otherwise than by death
- any alteration be made either in the business or in the premises or property, whereby the risk of Damage is increased, at any time after the commencement of this insurance.

SECTION III: BURGLARY AND HOUSEBREAKING

This Section protects you against any loss of or damage caused by Burglary, Housebreaking or hold-up to:

- Property or any part thereof whilst contained in the Insured Premises
- Your premises (including reasonable costs for repair/replacement of damaged locks at the entry and/or exit points) up to 5% of the Sum Insured.

Important Exclusions:

- Excess as stated in the Schedule.
- Theft or attempted theft from yards, gardens, open spaces or out-buildings unless the contents thereof are specifically declared and insured in the Policy.

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- Any shortage due to error or omission.
- loss or damage, if the premises is left uninhabited for seven or more consecutive days and nights.
- Loss or damage due to Act of God Perils.
- Loss or damage due to theft and Riot, Strike and Malicious Damage unless specified in the schedule*.
- Loss or damage due to act of Terrorism.

SECTION IV: MONEY

This section protects you against

- loss of money relating to your business or profession during transit whilst being carried between various locations by you or your authorized employee(s) by robbery, theft or any other fortuitous cause.
- loss of money in safe by burglary, housebreaking, robbery or hold-up.
- cost of replacement or repair of the safe or strong room or cash box if the same is damaged due to insured event. It also includes expenses relating to replacement of keys and locks and modification or recoding of locking devices.

Important Exclusions:

- Excess as stated in Schedule.
- Shortage due to error or omission.
- Loss due to dishonesty or conspiracy by Insured's employee or agent or person authorised.
- Theft of money from unattended vehicle.
- Loss or damage due to use of counterfeit money.
- Loss or damage of Money in transit by post.
- Money carried under contract of affreightment.
- Loss or damage of money from safe or strong room following use of the key to the safe or strong room or any duplicate thereof belonging to the company unless this has been obtained by threat or by violence unless specified in the Schedule.
- Loss or damage due to Riot, Strike and Terrorism unless specified in the schedule*.

SECTION V: PLATE GLASS, GLOW SIGN AND SANITARY FITTINGS

This section protects Plate Glass, Neon Sign, Glow Sign boards and Sanitary fittings of your business premises against any accidental loss or damage.

Important Exclusions:

- Excess as stated in Schedule.
- Breakage or damage during removal, alteration and repairs to the plate glass.
- Damage or breakage to Plate Glass or Neon Signs, Glow Signs which are not securely fixed.
- Any loss or damage for which the manufactures or supplier is responsible.
- Damage due to rusting or loose fittings.
- Loss or damage due to any order of a publicly constituted authority.
- Loss or damage to Window frames or other fittings exceeding 5% of claim amount.
- Loss or damage caused by Terrorism.
- Any loss due to the interruption of business or for other damage or injury consequent on or arising from or out of the breakage of glass insured hereunder or for loss alleged to be due to delay in replacing glass.

SECTION VI: MACHINERY BREAKDOWN

This section protects plant and machinery of your business against any unforeseen and sudden physical damage by any cause unless otherwise excluded.

Important Exclusions:

- Excess as stated in Schedule.
- Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or renewal of the parts affected may be necessary.
- Deterioration of or wearing away or wearing out any part of any machine caused by or naturally resulting from normal use or exposure.
- Loss, damage and/or liability caused by or arising out of the wilful act, wilful neglect or gross negligence.
- Loss, damage and/or liability due to explosions in Chemical Recovery Boilers, other than pressure explosions for e.g. smelt, chemical, ignition, explosions etc.

You may extend the policy by opting for Addons Covers on additional premium subject to our underwriting guidelines:

Add on Covers:

1. Additional Sum Insured for Express Freight (air freight excluded), holiday and overtime rates of wages.
2. Escalation Clause.
3. Air Freight.
4. Owners Surrounding Property.
5. Third Party Liability.
6. Custom Duty

SECTION VII: ELECTRONIC EQUIPMENT

This section protects you against any unforeseen and sudden physical damage to portable electronic equipment's from any cause, other than those specifically excluded within policy period.

It further covers loss or damage to External Data Media and Increased Cost of Working which may occur to ensure continued data processing on substitute equipment.

Important Exclusions:

- Excess as stated in Schedule.
- Wilful act or wilful negligence of your representative.
- Cessation of work whether total or partial.
- Loss of or damage to the property covered under this policy falling under the terms of the Maintenance Agreement.
- Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.

You may extend the policy by opting for Addons Covers on additional premium subject to our underwriting guidelines:

Add on Covers:

1. Additional Sum Insured for Express Freight (air freight excluded), holiday and overtime rates of wages.

2. Escalation Clause.
3. Air Freight.
4. Owners Surrounding Property.
5. Third Party Liability.
6. Custom Duty.
7. Terrorism.

SECTION VIII: ALL RISK

This section provides protection against loss or damage to portable business equipment's like laptops, camera, Audio/Video equipment's etc. by any fortuitous cause, unless specifically excluded.

Important Exclusions:

- Excess as stated in Schedule.
- Over winding, denting or internal damage including that of watches and clocks.
- Theft from any vehicle except vehicle of fully enclosed type having all the doors, windows securely locked.
- Any Unexplained Loss/Damage/Disappearance of the covered Property.
- Loss or damage caused by mechanical or electrical derangement/breakdown unless specified in the Schedule.
- Loss or damage covered under Manufacturer warranty.
- Loss or damage due to Riot, Strike or Malicious Act.
- Loss or damage due to Terrorism unless specified in the schedule*.

SECTION IX: PERSONAL ACCIDENT

This section protects You and Your employees against benefits as per table provided below.

You can choose any 1 option from the table below:

TABLE	COVERAGE
Table A	Accidental Death
Table B	Accidental death + Permanent Total Disability (PTD)
Table C	Accidental death + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD).
Table D	Accidental death + Permanent Total Disability (PTD) + Permanent Partial Disability (PPD) + Temporary Total Disability (TTD)

We will indemnify as per the table opted by you.

Important Exclusions:

1. Any pre-existing disability or illness, condition or any complication arising from it.
2. Any payment in respect of death or injury as a consequence of or resulting in
 - Natural Death
 - Committing or attempting suicide, intentional self-injury.
 - Being use/abuse of drugs, alcohol, or other intoxicants unless properly prescribed by a physician and taken as prescribed;
3. Whilst engaged in any adventurous sports and/or hazardous activities.
4. Committing any breach of law with criminal intent

You may extend the policy by covering below extensions on additional premium subject to our underwriting guidelines:

1. Accidental Medical Expenses
2. Ambulance charges

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3. Terrorism.

SECTION X- LIABILITY INSURANCE

I) Employees Compensation Cover

It Covers your legal liability towards your employees in respect of accident and occupational diseases under the Employees Compensation Act, 1923 (the said "Act") and subsequent amendments of the said Act prior to the date of the issue of the Policy including Employees Compensation (Amendment) bill 2009 and under Common Law.

Important Exclusions*:

- Natural Death.
- Self-inflicted injuries or attempted suicide.
- For persons employed in the Business under a Contractor or Sub-Contractor unless specifically covered in the Schedule.
- For Occupational Diseases contracted by an Employee.
- Under any Law for medical expenses in connection with treatment of any Injury sustained by an Employee.
- For any accident occurring whilst the Employee is under the influence of intoxicating liquor or drugs.
- For any incapacity or death of an Employee resulting from his/her deliberate self-injury.
- Whilst engaged in any adventurous sports and/or hazardous activities.

You may extend the policy by covering below extensions on additional premium subject to our underwriting guidelines:

1. Medical Expenses.
2. Occupational Diseases.
3. Contractors Employees

II) Public Liability

This section indemnifies against legal liability to pay compensation to third party resulting from your normal business operations for bodily injury or property damage arising out of accidents at the premises covered.

Important Exclusions#:

- Arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation etc., and mental injury, anguish, or shock resulting therefrom.
- Claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer.
- Claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.

You may extend the policy by covering below extensions on additional premium subject to our underwriting guidelines:

1. Act of God Peril
2. Food and Beverages
3. Amenities facilities like summing pool, Health Club
4. Lifts, Elevators and Escalators Liability Extension
5. Valet Parking Facility Liability Extension Clause

III) Tenant Liability

This section protects your liability as a tenant against legal liability for loss or damage which may arise out of your business activity to Owner's premises by

-Fire and Explosion/Implosion.

-Accidental damage to furniture, fixed plate glass and fixtures and fittings which forms part of the building.

-Accidental damage to cables or underground pipes providing services to or from the buildings, or septic tanks and drain inspection covers.

Important Exclusions:

- Caused by normal wear and tear.
- Loss or damage to property caused by settlement or shrinkage.
- Loss or damage to property caused by vermin, insects, fungus, the weather, or anything which happens gradually.
- Loss or damage to property caused by faulty materials, design or workmanship.

SECTION XI- FIDELITY GUARANTEE

This section protects You from actual financial losses resulting from dishonesty/ deliberate fraudulent act of your salaried employee within policy period.

This section can be taken on Named or Unnamed basis. You can also take policy on Individual or on Floater basis.

Important Exclusions

- Excess as stated in the Policy Schedule.
- Any act of employee dishonesty committed by a person whom Insured knew to be dishonest.
- Committed by an employee in respect of whose conduct a claim has been paid already under the policy.
- Arising by usage of ATM, charge and credit cards and internet initiated or operated fraud or the wire transfer of monies to or from any natural person or entity.
- Any additional expense incurred by Insured towards preparation of documents for substantiating the claim.

You may extend the policy by covering Contractual/Off Roll Employee on additional premium subject to our underwriting guidelines:

SECTION XII- BAGGAGE

Loss or damage to accompanied baggage due to accident or theft whilst being carried during business trips.

Important Exclusions:

- Excess as stated in the Policy Schedule.
- Loss or damage caused by wear and tear or gradual deterioration.
- Loss or damage caused by moth, mildew or vermin or any process of cleaning, dyeing repairing or restoring to which the baggage is subjected.
- Theft from any vehicle except vehicle of fully enclosed type having all the doors, windows and any other openings securely locked and properly fastened.

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- Loss of or damage to cash, valuable items, jewellery, Securities, Manuscripts, Deeds, Bonds, Bills of Exchange or business records and similar items.
- Loss or damage by the Airline/any other carrier.
- Loss or damage to Camera, Binoculars, Mobiles, Tablets, fitness bands and similar items unless specifically declared and accepted by the Company.
- Loss or damage due to Terrorism.

SECTION XIII- HOSPITAL CASH BENEFIT

Provides per day fixed amount to you/your Employee for hospitalisation in any Hospital/ Nursing Home due to illness or any injury for a period maximum up to 15 days.

Important Exclusions:

- Alcohol and drug abuse
- Birth control expenses and Reproductive treatment
- Cosmetic surgery
- Dental Treatment or Surgery
- Dangerous Acts (Adventure/Professional Sports/Defence Operation)
- Experimental treatment
- External Congenital Conditions
- Gender Identity/Sexual Dysfunction
- Non – Allopathy Treatment
- Self-inflicted injuries or attempted suicide

SUM INSURED

Please follow the table below to know how to arrive at the sum insured of various sections:

Section	Coverage	Sum Insured
I	Standard Fire and Special Perils	Property can be insured on depreciated cost (Market Value) or replacement cost basis (stocks should be covered only on market value basis)
II	Consequential loss (Fire and allied Perils)	Sum Insured should be based on Gross Profit.
III	Burglary	Property can be insured on depreciated cost (Market Value) or replacement cost basis (stocks should be covered only on market value basis)
IV	Money	Limit chosen by Insured for Money in Transit, Money in Safe. Value of Safe on replacement value basis
V	Plate Glass	New Replacement value basis
VI	Machinery Breakdown	New Replacement value basis
VII	Electronic equipment's / appliances	New Replacement value basis
VIII	All Risk	New Replacement value basis
IX	Personal Accident	Based on Annual Salary of individuals
X	Liability	Limit as chosen by Insured.
XI	Fidelity	Limit as chosen by Insured.
XII	Baggage	Market Value/Replacement value
XIII	Hospital Cash	As per limit chosen

PREMIUM:

Section wise premium shall depend upon risk factors, such as occupancy and location of the risk. Few of the major factors are occupancy, type of equipment selected (for MB, EEI & PEEL), safety features, maintenance arrangement, location, security arrangement at premises as well as during transit (for money) and section wise claims experience.

IMPORTANT EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY:

1. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with war, invasion, act of foreign enemy, hostilities or civil war, rebellion, revolution, insurrection, warlike operation (whether war be declared or not), usurped power or civil commotion or confiscation or detention by the order of any Government or public authority.
2. Loss of earnings, loss by delay, loss due to improper packaging, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
3. Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to or arising from nuclear weapons material.
4. Any Loss, damage and/or liability caused wilfully or gross negligence by the Insured, or any loss or damage in which the Insured or any person acting on his behalf is involved or implicated.
5. Any loss or damage arising out of non-compliance of any law or Statutory provision.
6. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
7. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risk hereby insured against is unnecessarily increased.
8. Loss, destruction, or damage caused to the insured property or interest by pollution or contamination.
9. Any legal liability of whatsoever nature.

For complete exclusion list, you may refer policy wordings.

IMPORTANT GENERAL CONDITIONS:

- I. **Reasonable Care:-** You shall take all reasonable steps to safeguard the property insured against any fortuitous loss.
- II. **Duty of Disclosure:-** This Policy shall be void and all premium paid hereon shall be forfeited to Us in the event of misrepresentation, mis description or non-disclosure of any material fact.

III. Cancellation:-

Cancellation by Insured

Policy may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at short period rate for the time the Policy has been in force.

During the currency, if a policy is replaced with a new annual one covering the identical property, refund of premium may be allowed on pro-rata basis at the original rates for the sum insured replaced.

For the sum insured not replaced, refund will be calculated after charging premium at short period scale on such sum for the time the insurance has been in force subject to retention of the minimum premium.

Cancellation by Company

The Company may cancel the policy by sending fifteen days’ notice by recorded delivery to the insured at insured’s last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation. In the event of cancellation of this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled on the grounds of non-cooperation of the insured then the premium shall be computed in accordance with company’s short period rate for the period the Policy has been in force provided no claim has occurred up to the date of cancellation.

Short Period Rate Table:

For a period not exceeding	15 days	10% of the Annual rate
-do-	1 month	15% of the Annual rate
-do-	2 months	30% of the Annual rate
-do-	3 months	40% of the Annual rate
-do-	4 months	50% of the Annual rate
-do-	5 months	60% of the Annual rate
-do-	6 months	70% of the Annual rate
-do-	7 months	75% of the Annual rate
-do-	8 months	80% of the Annual rate
-do-	9 months	85% of the Annual rate
For a period exceeding	9 months	The full Annual rate

IV. IN THE EVENT OF CLAIM:-

In the event of any unfortunate event be rest assured of complete assistance from us. Insured can notify or submit a claim by following way;

1. Making a call on Toll Free # 1800 123 0004 OR
2. By sending an E Mail to mycare@navi.com OR
3. Through Customer Portal on website www.naviinsurance.com OR
4. Directly walk-in to office or through an intermediary.

During Notification of Claim, information pertaining to Insured, Policy, Occurrence & Loss will be collected.

Intimation of claim to us, immediately on occurrence, will ensure prompt and effective assistance.

Immediate action to be taken in the event of a loss:

- i) Please take all possible steps for loss minimization
- ii) Report to the Police in event of malicious damage and/or in event of any crime causing damage / loss of insured property.
- iii) Intimate us for arranging inspection of loss
- iv) Provide necessary assistance to the Surveyor for inspection of the damaged items, submit claim documents at earliest and take suggested loss minimization steps.
- v) Alter or commence repairs post Surveyor’s/ Insurance company’s advice only.

Documents:

Generally, below mentioned documents are required to process a claim

- i) Claim Form duly filled in & signed
- ii) Police Panchnama / F.I.R, if filed
- iii) Fire Brigade Report, if reported.
- iv) Detailed inventory of Loss with amount.
- v) Original Repair /Replacement Bills with receipt.
- vi) Photographs, if taken.
- vii) KYC documents, if applicable

Additional documents:

Machinery Breakdown / Electronic Equipment / All Risk Cover claims:

- Purchase Invoice including custom duties / transportation / installation charges (if any)
- Maintenance records / AMC records as applicable

Personal Accident/Hospital Cash/Legal Liability Claims:

- i) Certificate of from government hospital doctor confirming the nature and degree of disability
- ii) Diagnostic reports and Discharge summary of the treating hospital clearly indicating the Hospital Registration No.
- iii) Death Certificate*
- iv) Post Mortem report*
- v) Legal Heir certificate /nominee certificate*
- vi) Leave certificate in case of temporary total disablement (TTD) claim

(Marked with * are required only in death claims)

(The list of documents furnished above is illustrative but not exhaustive. We may request for additional documents depending on the nature and circumstances of loss.)

IRDAI Regulation No 17: This Policy is subject to regulation 17 of IRDAI (Protection of Policyholder's Interests) Regulation 2017 or any amendment thereof from time to time.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

Disclaimer - This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

SECTION 41 OF INSURANCE ACT, 1938

- 1) No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the Insurers.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Rupees Ten Lakhs.

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