

COCODrive Passenger Carrying Vehicle Package Policy - Navi General Insurance

CUSTOMER INFORMATION SHEET

S. No	Title	Description
1	Product Name	COCODrive Passenger Carrying Vehicle Package Policy - Navi General Insurance
2	What am I covered for	<p>A. <u>Own Damage:</u></p> <p>Provides protection against loss of or damage to vehicle & its accessories</p> <ol style="list-style-type: none"> 1. by fire, explosion self-ignition or lightning; 2. by burglary, housebreaking or theft; 3. by riot and strike; 4. by earthquake (Fire and Shock Damage); 5. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost; 6. by accidental external means; 7. by malicious act; 8. by terrorist activity; 9. whilst in transit by road rail inland - waterway lift elevator or air; 10. by landslide, rockslide. <p>B. <u>Liability to Third Party:</u></p> <p>Provides Protection Against Any legal liability arising out of the use of the vehicle, towards third parties due to</p> <ol style="list-style-type: none"> 1) death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act. 2) damage to property other than property belonging to the insured or held in trust or in the custody or control of the Insured upto the specified limit. <p>Limit of Liability</p> <p>Injury or Death: Unlimited Property damage: 7,50,000</p>

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		<p>C. <u>Towing of Disabled vehicle</u></p> <p>Policy provide protection whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this policy apply in respect of liability in connection with such towed vehicle.</p> <p>D. <u>Compulsory Personal Accident cover to Owner Driver</u></p> <p>Individual owner of the vehicle is covered for compulsory Personal Accident cover for a sum insured of Rs 15,00,000 as per following scale provided, he has valid driving license.</p> <table border="1" data-bbox="512 701 1394 1059"> <thead> <tr> <th>Nature of Injury</th> <th>Scale of compensation</th> </tr> </thead> <tbody> <tr> <td>i) Death</td> <td>100%</td> </tr> <tr> <td>(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.</td> <td>100%</td> </tr> <tr> <td>(iii) Loss of one limb or sight of one eye</td> <td>50%</td> </tr> <tr> <td>(iv) Permanent total disablement from injuries other than named above.</td> <td>100%</td> </tr> </tbody> </table> <p>Apart from this following can be opted as additional benefits</p> <ol style="list-style-type: none"> 1. Personal accident cover to unnamed passengers. 2. Legal liability to Paid driver, Cleaner and conductor. 3. Legal liability to employees travelling in/driving other than paid driver 4. Legal liability to Non- Fare Passenger. 	Nature of Injury	Scale of compensation	i) Death	100%	(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%	(iii) Loss of one limb or sight of one eye	50%	(iv) Permanent total disablement from injuries other than named above.	100%				
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3	IDV- Definition	<p>Insured Declared Value (IDV):</p> <p>IDV i.e. sum insured of the vehicle and accessories will be fixed on the basis of Manufacturer's Ex showroom price of the brand and model at the commencement of insurance subject to depreciation according to age of vehicle as per chart below:</p> <table border="1" data-bbox="512 1608 1417 1946"> <thead> <tr> <th>AGE OF VEHICLE</th> <th>% OF DEPRECIATION FOR FIXING IDV</th> </tr> </thead> <tbody> <tr> <td>Not exceeding 6 months</td> <td>5%</td> </tr> <tr> <td>Exceeding 6 months but not exceeding 1</td> <td>15%</td> </tr> <tr> <td>Exceeding 1 year but not exceeding 2</td> <td>20%</td> </tr> <tr> <td>Exceeding 2 year but not exceeding 3</td> <td>30%</td> </tr> <tr> <td>Exceeding 3 year but not exceeding 4</td> <td>40%</td> </tr> <tr> <td>Exceeding 4 year but not exceeding 5</td> <td>50%</td> </tr> </tbody> </table>	AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV	Not exceeding 6 months	5%	Exceeding 6 months but not exceeding 1	15%	Exceeding 1 year but not exceeding 2	20%	Exceeding 2 year but not exceeding 3	30%	Exceeding 3 year but not exceeding 4	40%	Exceeding 4 year but not exceeding 5	50%
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		<p>IDV of vehicles beyond 5 years of age and of obsolete models of vehicles (i.e. models which the manufacturers have discontinued to manufacture) will be determined on the basis of an understanding between the insurer and the insured.</p> <p>Additional coverage for Electrical and Non-electrical accessories (not part of standard vehicle) will also be determined accordingly.</p>
4	<p>General Exceptions (Applicable to all sections of the Policy)</p>	<p>The company shall not be liable</p> <ol style="list-style-type: none"> 1. If the vehicle insured herein is used otherwise than in accordance with the 'Limitations as to Use' provision which prohibits use of vehicle for <ol style="list-style-type: none"> a. Organized racing b. Pace making c. Speed testing d. Reliability trials e. Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle. 2. If vehicle is driven by any person other than a Driver as stated in the Driver's Clause. 3. In respect of any claim arising out of any contractual liability. 4. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 5. Consequential loss, wear & tear, depreciation, mechanical or electrical breakdown. 6. If person driving your vehicle is under the influence of intoxicating liquor or drugs. 7. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. 8. War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power, nuclear weapons material, liability arising from ionising radiations or contamination by radioactivity from any nuclear fuel. <p>(Note: the above is an abridged wording of the policy exclusions. Please refer to the policy document for the full listing)</p>
5	<p>Renewal Conditions</p>	<p>Policy will be renewed when due with mutual consent subject to applicable premium. We may not renew the policy if the Insured Person has acted in an improper, dishonest or fraudulent manner or there has been any misrepresentation under this Policy or the renewal of the Policy poses a moral hazard.</p>

6	Cancellation	<p>Cancellation by Insured - Policy/certificate can be cancelled at any time by giving 15 days' prior written notice to Insurer. Refund of 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. Proof of insurance of vehicle elsewhere and original certificate of insurance must be provided to us.</p> <p>Cancellation by Insurer - 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.</p> <p>Under any of the above cancellations, in the event a claim has occurred in which case there shall be no refund of premium.</p> <p>Return of the premium by the Company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/ mentally challenged persons).</p> <p>Where the ownership of the vehicle is transferred, the Policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.</p>
7	Claims	<p><u>Claim Notification & Registration:</u></p> <p>Notify or submit a claim by following way;</p> <ul style="list-style-type: none"> • By calling Toll Free 18001230004 OR • For Senior Citizens, we have a special cell and our Senior Citizen Customers can email us at seniorcare@navi.com for priority resolution. • By sending an E Mail to insurance.help@navi.com OR • Through Customer Portal on website www.naviinsurance.com OR • Directly walk into branch <p>While notifying the claim, following information should be provided:</p> <ul style="list-style-type: none"> • Name of insured

		<ul style="list-style-type: none"> • Insured contact numbers • Policy number • Date and time of loss • Location of loss • Nature and approximate extent of loss • Place and contact details of the person at the loss location. • Details of driver at the time of loss <p><u>After Notification & Registration:</u></p> <p><u>Own Damage Claims:</u></p> <p>You are advised to inform the company immediately after the loss. If there is involvement of third-party death/injury, company may go for spot survey. Else you may shift your vehicle to any garage of your choice. Survey will be conducted before you initiate the repair by the assigned surveyor at the garage. Please refer policy for details regarding survey process.</p> <p>The Company has option to repair, reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:</p> <p>(a) for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the damaged vehicle.</p> <p>(b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified (Not applicable if add on cover is opted for covering depreciation) and any other applicable add on cover.</p> <p>Following are the documents that will be needed for survey and processing of Own Damage claim:</p> <ul style="list-style-type: none"> • Claim Form completely filled and duly signed by Insured (CO's seal needs to be affixed in case the insured is a Firm/Company) • Copy of Registration Certificate (original for verification) • Copy of Motor Driving License of the person driving the vehicle at the time of accident (original for verification) • Copy of fitness certificate/Goods receipt (for GCW)/Permit and badge of driver (for passenger vehicle) – (original for verification). • Police Report / Panchanama (In case of Partial Theft / Third Party property damage / Death / Body Injury / Damage due to Riot,
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		<p>Strike and Malicious act)</p> <ul style="list-style-type: none"> • KYC documents (Address Proof as per policy & ID proof) if claim amount exceeds Rs.1 lakh. • Cancelled Cheque (CTS complied) or Filled NEFT Mandate form for online transfer of claim payment. (For reimbursement claims only). • Original bill of repair/replacement for repair carried out on vehicle. <p><u>Own Damage Claim Settlement:</u></p> <ol style="list-style-type: none"> 1. After receipt of all relevant claim document, surveyor will assess the loss and issue repair approval. 2. The surveyor may conduct re-inspection once repairs are completed and on receipt of original repair bills. <p>We will release claim payment within 7 working days after receipt of all claim document.</p> <p>Theft claims; The claim for theft of complete vehicle would be settled for the insured's declared value (IDV) of the vehicle (including accessories thereon) less policy excess as specified in the policy schedule.</p> <p>Documentation for Theft claims: The following additional documents would be required to listing required for settlement of own damage claims (excluding repair bills);</p> <ul style="list-style-type: none"> - Copy of FIR. - Letter to RTO for keeping the file in safe custody. - Confirmation of non-recovery of vehicle. - Letter of subrogation. - Transfer of ownership documents. <p>We will release the claim payment within 15 days after receipt of all claim documents.</p> <p>Legal Liability Claims: Claim payment will be settled as awarded by court or as agreed between the Company and Third Party.</p> <p><u>Documentation for Liability claims</u></p> <ul style="list-style-type: none"> • Policy Copy • Copy of Registration Book • Copy of Motor Driving License of the person driving the vehicle at
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		<p>the time of accident</p> <ul style="list-style-type: none"> • Copy of permit and fitness certificate. • Police Panchanama /FIR <p><u>Personal Accident Claims:</u> Claims will be settled post receipt of necessary documents.</p> <p>We will require following documents to process your claim. You may provide the same to enable us to promptly settle your claim.</p> <p><u>Documents for Personal Accident Claims</u></p> <ul style="list-style-type: none"> • Policy copy • Certificate from government hospital doctor confirming the nature and degree of disability • Discharge summary of the treating hospital clearly indicating the Hospital Registration No. • Diagnostic reports • FIR / Panchanama– (if Notified to Police) Attested or Original • Final Police Report- (if applicable) • Death Certificate* • Post Mortem report* • Legal Heir certificate /nominee certificate* • KYC of Claimant <p><u>(Marked with * are required only in death claims)</u></p> <p>The list of documents furnished herein is illustrative but not exhaustive. We may request you to provide more documents depending upon the nature of loss and circumstances.</p> <p>Please also refer policy for detail documentation requirement.</p>
8	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
8	Grievances / Complaints	<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 Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal</p>

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		<p>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>
9	Insured's Rights	<ol style="list-style-type: none"> 1. Insured may renew the policy by paying the premium as and when policy is due for renewal provided insurer has not declined renewal on grounds of fraud, mis-representation, non-disclosure and non-cooperation. 2. In the event of the death of the sole insured, this policy will remain valid for a period of three months or until the expiry of this policy (whichever is earlier). Legal heir(s) may apply to have this Policy transferred in their name or obtain a new insurance policy for the Motor Vehicle. <p>All such applications should be accompanied by</p> <ol style="list-style-type: none"> a) Death Certificate in respect of the insured b) Proof of title to the vehicle c) Original Policy.
10	Insured's Obligations	<p>The Insured Person must disclose all material facts about the risk. Non-disclosure of material fact may prejudice liability under the policy.</p> <p>Material Fact means a fact deemed so important that it would change the decision made by an insurer 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>		