

COCODRIVE MISCELLANEOUS VEHICLE PACKAGE POLICY - NAVI GENERAL INSURANCE - ADD ON COVERS

CUSTOMER INFORMATION SHEET

S. No	Title	Description
1	Product Name	COCODrive Miscellaneous Vehicle Package Policy - Navi General Insurance - Add on Covers
2	What am I covered for	<p>In Addition to coverage available under Miscellaneous Vehicle Package Policy following add on covers are offered.</p> <p>1. Zero Dep Cover (UIN IRDAN155RP0001V01202021/A0011V01202021)- It covers amount of depreciation deducted on replacement of any damaged part/s and paint in an admissible own damage claim under Section- I of the Policy. The benefit will be limited to number of claims and deductible mentioned in the schedule.</p> <p>2. Return to Invoice (UIN IRDAN155RP0001V01202021/A0013V01202021) - Over and above Insured Declared Value(IDV), it provides difference between IDV and purchase invoice price of vehicle in case of Total Loss and Theft claim.</p> <p>Purchase Invoice Price means: Ex showroom Price of the Insured vehicle at the time of purchase including the value of company fitted accessories and Registration expenses.</p> <p>3. Engine Protector (UIN IRDAN155RP0001V01202021/A0014V01202021) - Covers loss or damage to Engine and transmission parts due to ingress of water or engine seizure due to loss of liquids by external impact. The benefit will be subject to deductible mentioned in the schedule.</p> <p>4. Consumable Expenses (UIN IRDAN155RP0001V01202021/A0012V01202021) – It covers cost of consumables required to be replaced/replenished that are part of admissible Own Damage claim.</p> <p>5. EMI Protector (UIN IRDAN155RP0001V01202021/A0015V01202021) –It covers up to 3 (three) Equated Monthly Instalment (EMI) payable by You to Financial Institution which falls due for payment during the insured vehicle is in garage for repair in the event vehicle is damaged by a covered peril and the actual repair time is more than 15 days as certified by surveyor after discussion and agreement of repairer.</p> <p>6. Loss of Income (UIN IRDAN155RP0001V01202021/A0016V01202021) (Applicable only for vehicle being used for Hire or Reward)– It provides cover against loss of income by providing amount mentioned in the schedule in case insured vehicle meets with an accident. It pays up to 20 days if vehicle is under repair and up to 30 days if vehicle is a total loss or is stolen.</p>

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3	What are the major Exclusions in the policy:	<p>1. Zero Dep cover</p> <p>a) Deductible as mentioned in the policy schedule.</p> <p>2. Consumable Expenses</p> <p>a) Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.</p> <p>b) Any consumables that are related to wear and tear and not directly related to claim.</p> <p>3. Engine Protector</p> <p>a) Any consequential loss, wear and tear, mechanical & electrical failure and parts falling under warranty.</p> <p>b) Loss or damage due to corrosion of engine or parts thereof due to delay in intimation.</p> <p>c) Depreciation on parts unless zero dep cover is opted.</p> <p>d) Deductible as stated in the schedule.</p> <p>4. EMI Protector</p> <p>a) Any penalty, interest, charges levied due to default in payment by financier.</p> <p>5. Return to Invoice</p> <p>a) Cost of any non-built in electrical/electronic and non-electrical/electronic accessories including bi-fuel kit forming part of the invoice but not insured under section 1 (Own Damage) of the policy will not be covered.</p>
4	Renewal Conditions	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.
5	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</p>

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		<p>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>
6	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 • 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 • 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</p> <p>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> <ol style="list-style-type: none"> 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. 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>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 need 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, Strike and Malicious act) • 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
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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 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
	Grievances / Complaints	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

		<p>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 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	1. Insured may renew the policy by paying the premium as and when policy is due for renewal provided insurer has not declined renewal

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		<p>on grounds of fraud, mis-representation, non-disclosure and non-cooperation.</p> <p>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> <p>All such applications should be accompanied by</p> <ol style="list-style-type: none"> Death Certificate in respect of the insured Proof of title to the vehicle Original Policy
9	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>		