

COCODrive PRIVATE CAR PACKAGE INSURANCE ADD ON COVERS

CUSTOMER INFORMATION SHEET

S. No.	Title	Description
1	Product Name	COCODrive Private Car Package Insurance Add on Covers
2	What am I covered for	<p>In Addition to coverage available under Private Car Package Policy following add on covers are offered.</p> <p>1. Zero Dep Cover (UIN: IRDAN155RP0002V01201819/A0007V01201819) - 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. New Car for Old Car (UIN: IRDAN155RP0002V01201819/A0011V01201819) – Over and above Insured Declared Value(IDV), it provides difference between IDV and Invoice value of the new vehicle in case of Total Loss and Theft claim. Invoice means: Ex showroom + Road Tax + Registration expenses.</p> <p>3. NCB (No Claim Bonus) Secure (UIN: IRDAN155RP0002V01201819/A0009V01201819)– It protects NCB slab mentioned in the policy schedule if only one claim is reported during the policy period provided claim is not for Theft & Total Loss. However, even in case of Theft of vehicle, protection will be available provided a new vehicle is purchased and insured with us within 90 days of settlement of claim.</p> <p>4. Consumable Expenses (UIN: IRDAN155RP0002V01201819/A0008V01201819) – It covers cost of consumables required to be replaced/replenished that are part of admissible Own Damage claim.</p> <p>5. Engine Protector (UIN: IRDAN155RP0002V01201819/A0013V01201819)- 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.</p> <p>6. Accidental Hospitalisation (UIN: IRDAN155RP0002V01201819/A0019V01201819)- Covers reimbursement of hospitalisation expenses incurred by Insured/ occupants /paid driver for treatment of bodily injury caused due to an accident to the vehicle up to the sum insured mentioned in the policy.</p> <p>7. Hospi Cash (UIN: IRDAN155RP0002V01201819/A0020V01201819)– If insured /occupants /driver suffer injury caused by an accident to the insured vehicle leading to hospitalisation, it provides fixed amount for each day of hospitalisation per person up to the seating capacity for a period up to 5 days. Payment of this benefit is subject to a valid Own Damage claim for the vehicle and hospitalisation above 3 days.</p>

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	<p>8. Enhanced Owner Personal Accident (UIN: IRDAN155RP0002V01201819/ A0025V01201819) – It provides Additional Personal Accident benefit for Owner Driver up to the sum insured specified in the schedule for accidental death and permanent disability/loss of body parts due to an accident involving insured vehicle.</p> <p>9. Enhanced Occupant Personal Accident (UIN: IRDAN155RP0002V01201819 /A0017V01201819) – It provides Additional Personal accident benefit for Occupants of vehicle up to the sum insured specified in the schedule for accidental death and permanent disability/loss of body parts due to an accident involving vehicle insured.</p> <p>10. Enhanced Paid Driver Personal Accident (UIN: IRDAN155RP0002V01201819/ A0018V01201819) – It provides Additional Personal accident benefit for paid driver of vehicle up to the sum insured specified in the schedule for accidental death and permanent disability/loss of body parts due to an accident involving vehicle insured.</p> <p>11. EMI Protector (UIN: IRDAN155RP0002V01201819/A0021V01201819)– It provides Onetime payment of EMI/s of insured vehicle if insured is hospitalised for more than 7 days due to an accident involving insured vehicle and there is a valid and admissible claim under the policy as per following eligibility criteria.</p> <table border="0"> <tr> <td>08th Day of Hospitalisation</td> <td>1st EMI</td> </tr> <tr> <td>After 1 month of Hospitalisation</td> <td>2nd EMI</td> </tr> <tr> <td>After 2 months of Hospitalisation</td> <td>3rd EMI.</td> </tr> </table> <p>12. Outstanding Loan Protector (UIN: IRDAN155RP0002V01201819/A0022V01201819) – It provides for payment of outstanding loan on the insured vehicle, if an injury resulting due to the accident of the insured vehicle, within six calendar months of the occurrence leads to Insured's</p> <ol style="list-style-type: none"> 1. Death 2. Loss of two limbs or sight of two eyes or one limb and sight of one eye 3. Permanent Total Disablement from injuries other than named above. <p>13. Daily Conveyance Allowance (UIN: IRDAN155RP0002V01201819/A0012V01201819) – It provides for payment of fixed Conveyance Allowance per day if the time required to repair the vehicle exceeds 3 days up to a maximum of 15 days after deducting reasonable time for repair not associated with the accident.</p> <p>14. NCB Protector - Repair of Non-Metallic Parts (UIN: IRDAN155RP0002V01201819/ A0010V01201819) – A claim for only repair of Glass/plastic/rubber/fibre/fibre glass/Nylon parts will not affect your No Claim Bonus in the policy.</p> <p>15. Personal Belonging Protector (UIN: IRDAN155RP0002V01201819/A0015V01201819)- It covers loss or damage to personal belongings of the insured and</p>	08 th Day of Hospitalisation	1 st EMI	After 1 month of Hospitalisation	2 nd EMI	After 2 months of Hospitalisation	3 rd EMI.
08 th Day of Hospitalisation	1 st EMI						
After 1 month of Hospitalisation	2 nd EMI						
After 2 months of Hospitalisation	3 rd EMI.						

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	<p>occupants caused by perils covered under section 1, while they are in the insured vehicle up to the sum insured and subject to per item limit specified in the policy schedule.</p> <p>16. Emergency Transport and Hotel Stay (UIN: IRDAN155RP0002V01201819/ A0016V01201819) – It covers the cost incurred by you on overnight stay in a hotel and/or travel expenses for you and occupants of the vehicle for returning to the place of residence or the nearest city you were travelling to if the vehicle is immobilised due to an accident up to the sum insured specified in the schedule.</p> <p>17. Key and Lock Replacement (UIN: IRDAN155RP0002V01201819/A0014V01201819)- It covers cost of replacement of Key and/or Lock up to the limit specified in the schedule if the keys are lost or stolen or insured vehicle is broken into.</p> <p>18. Tyre Replacement (UIN: IRDAN155RP0002V01201819/A0024V01201819)- It covers the cost of repair or replacement of Tyres with or without depreciation deduction, as opted by you, if such loss or damage is caused by perils covered in section 1 of the policy.</p> <p>19. Depreciation Cover- Specified Limit (UIN: IRDAN155RP0002V01201819/ A0045V01201819)- It covers the amount of depreciation deducted on replacement of any damaged part/s and paint under an admissible own damage claim up to the sum insured mentioned in the policy schedule.</p> <p>20. Road Side Assistance (UIN: IRDAN155RP0002V01201819/A0083V01201819)- It offers solutions for most of the teething troubles of your car, which may require minor repairs, towing and breakdown services to help you in such times. Following assistance services are offered under this Add on cover:</p> <ol style="list-style-type: none"> 1. Repair and Towing Assistance Service for Flat Tyre: provides assistance of a vehicle technician to replace the flat tyre of insured vehicle with the spare Stepney tyre of the Vehicle at the location of breakdown. 2. Flat Battery – Jump Start Service: provides assistance of a Vehicle technician to jump start the Vehicle with appropriate means. 3. Repair on the spot: In minor breakdown cases it provides the assistance of a vehicle technician for repairing the breakdown. 4. Spare Key Retrieval / Service for Keys Locked Inside: Provides assistance in arranging alternate keys from place of residence If the keys of the insured vehicle are broken, lost or misplaced. 5. Fuel Support (Emergency Fuel Delivery): In the event insured Vehicle runs out of fuel it provides assistance of emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown.
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3	<p>What are the major Exclusions in the policy:</p>	<p>1. Zero Dep cover</p> <ul style="list-style-type: none"> a) Deductible as mentioned in the policy schedule. <p>2. Consumable Expenses</p> <ul style="list-style-type: none"> a) Any consumable not associated with admissible Own Damage claim under sectionI (Own Damage) of the policy. b) Any consumables that are related to wear and tear and not directly related to claim. <p>3. Engine Protector</p> <ul style="list-style-type: none"> a) Any consequential loss, wear and tear, mechanical & electrical failure and parts falling under warranty. b) Loss or damage due to corrosion of engine or parts thereof due to delay in intimation. c) Depreciation on parts unless zero dep cover is opted. d) Deductible as stated in policy schedule. <p>4. Enhanced Owner Personal Accident</p> <ul style="list-style-type: none"> a) intentional self-injury, suicide or attempted suicide, physical defect

		<p>or infirmity or</p> <p>b) owner driver driving the vehicle under the influence of intoxicating liquor or drugs.</p> <p>5. Enhanced Occupants Personal Accident</p> <p>a) intentional self-injury, suicide or attempted suicide, physical defect or infirmity or</p> <p>b) Driver/Unnamed Occupants of vehicle under the influence of intoxicating liquor or drugs.</p> <p>6. Enhanced Paid Driver Personal Accident</p> <p>a) intentional self-injury, suicide or attempted suicide, physical defect or infirmity or</p> <p>b) Paid driver driving the vehicle under the influence of intoxicating liquor or drugs.</p> <p>7. Accidental Hospitalisation</p> <p>a) Any expenses related to a sickness, disease, medical disorder not directly consequential to the accident,</p> <p>b) Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.</p> <p>c) Any expenses, if the treatment is started after 10 days from the date of Accident unless verified and certified by the medical practitioner</p> <p>d) Any expense arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide,.</p> <p>e) Any expense of a person driving the vehicle arising or resulting from or traceable to an accident happening whilst such person is under the influence of intoxicating liquor or drugs.</p> <p>8. Hospi Cash</p> <p>a) If Hospitalisation does not exceed 3 days.</p> <p>9. EMI Protector</p> <p>a) Any penalty, interest, charges levied due to default in payment by financier.</p> <p>10. Outstanding Loan Protector</p> <p>a) Any penalty, interest, charges levied due to default in payment by financier.</p> <p>11. NCB Protector-Repair of Non-Metallic Parts</p> <p>a) If painting work is done without any repair associated with those parts.</p> <p>12. Daily Conveyance Allowance</p> <p>a) If Vehicle is not repaired at the Authorised Garage.</p>
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4	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 18001230004OR • 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 <p><u>After Notification & Registration:</u></p> <p><u>Own Damage Claims:</u></p> <p>You are advised to shift your vehicle to any of our network garage to avail "cashless" facility. Alternatively, you may shift your vehicle to any garage of your choice to avail claim as "Reimbursement".</p> <p>Survey will be conducted before you carry out the repair by the 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 wreck.</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 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) • Police Report / Panchnama (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). <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 work order. 2. The surveyor may conduct re-inspection once repairs are completed. 3. NAVI GI will issue a Claim Amount Confirmation (CAC) on receipt of original/proforma repairing bill. 4. You can take the delivery of your vehicle by paying your share in claim and/or amount towards any non-accidental work. While taking delivery of your vehicle, submit Satisfaction letter signed by you (CO's seal need to be affixed in case the insured is a Firm/Company) to garage. <p>We will release claim payment within 7 working days after receipt of all claim document.</p> <p><u>Road Side Assistance Entitlement:</u></p> <p>In order to entitle the relevant Users to the Services, the insured Vehicle must be immobilised within the Covered geographical territory. A vehicle is considered as immobilised as long as it cannot be driven as a result of a breakdown or an accident. However, the state of being out of use for maintenance or repair purposes is not considered as immobilisation.</p> <p><u>Procedure</u></p> <ul style="list-style-type: none"> • Contact us/service provider on Toll-Free number mentioned in your policy immediately on any incident. • Get the prior approval before taking any initiative or incurring any expenses. • Comply with the solutions recommended. • Take all reasonable measures to limit and prevent possible consequences of the Breakdown. • Provide Us your / user beneficiary Information. <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>
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5	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	<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>

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		<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>
6	Insured's Rights	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.
7	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>		