

Navi Health Accident - Customer Information Sheet

	Title	Description	Policy Clause Number
1	Product Name	Navi Health Accident	
2	What am I covered for	<p>1) Accidental Death – Policy sum insured and applicable cumulative bonus will be paid to the nominee/assignee if death occurs due to an Accident. In case, such death occurs while you are travelling in a public transport substantiated by proof of travel by way of ticket/boarding pass or any other documentary proof, we will pay 200% of the insured amount.</p> <p>The Policy gets cancelled the moment claim is paid.</p> <p>2) Accidental Permanent Total Disability – 150% of the Insured amount as per table of losses and applicable cumulative bonus will be paid if you suffer an accidental Injury that leads to Permanent Total Disability within 365 days from the date of Accident. Disability related to loss of use of limbs / organs must continue for a period of 180 days and at the end of this period there is no reasonable hope of improvement.</p> <p>The Policy gets cancelled the moment claim is paid.</p> <p>3) Accidental Permanent Partial Disability – Specified percentage of Insured amount and applicable cumulative bonus will be paid If you suffer an accidental Injury that leads to Permanent Partial Disability within 365 days from the date of Accident. Disability related to loss of use of limbs / organs must continue for a period of 180 days and at the end of this period there is no reasonable hope of improvement.</p> <p>4) Accidental Temporary Total Disability - Weekly benefit will be paid if you are not able to attend to your occupation consecutively for more than 7 days in a row, and not able to perform any duties that are related to your employment or occupation because of your accidental injury.</p> <p>5) Common Injuries – Specified percentage of Insured amount will be paid if you suffer any accidental injury leading to fractures/dislocations/burns (as per table of losses) within 90 days from the date of Accident.</p> <p>6) Child Tuition Benefit – In an unfortunate event of your Accidental Death or Accidental Permanent Total Disability, we will pay the lump sum amount to take care of educational expenses of your children if they are pursuing an educational course as a full-time</p>	<p>Section 2 - Coverage</p> <p># 2.1</p> <p># 2.2</p> <p># 2.3</p> <p># 2.4</p> <p># 2.5</p> <p># 2.6</p>

		<p>student in any recognised educational institute at the time of such incident.</p> <p>7) <u>Repatriation of Mortal Remains & Funeral Expenses</u> – In an unfortunate event of your Accidental Death, lumpsum amount will be paid towards the –</p> <p>i) Transportation expenses to take the mortal remains to hospital and / or to residence or to the cremation ground.</p> <p>ii) Expenses towards the Cremation / Funeral.</p> <p>8) <u>Physiotherapy</u> – If you are injured in an accident and your treating doctor advises you to attend Physiotherapy sessions as a part of treatment, we will reimburse upto the Insured amount towards cost of such sessions.</p> <p>9) <u>Emergency Evacuation</u> - If you suffer serious injuries in an accident and an emergency transfer is required in an ambulance to the nearest Hospital, we will reimburse upto the Insured amount towards the cost of transportation expenses.</p> <p>10) <u>Trauma Counselling</u> – In an unfortunate event of Accidental Death or Accidental Permanent total disability or Accidental Permanent partial disability, if treating doctor advises for counselling sessions for the psychological upliftment, changes in daily diet or nutrition intake / lifestyle changes, we will reimburse upto the Insured amount towards the cost of such counselling sessions for following members if taken within 6 months from the date of incident -</p> <ul style="list-style-type: none"> ▪ <u>Spouse/Children</u> - in case of accidental death of Primary Insured (Proposer); ▪ <u>Primary Insured</u> - in case of accidental permanent partial disability / accidental permanent total disability. <p>11) <u>Lifestyle Support</u> - If you succumb to accidental death or suffer accidental permanent total disability which is certified by the treating doctor, we will pay the lumpsum amount to reduce the financial hardship of your family.</p> <p>12) <u>Orphan Benefit</u> – If the Parents who are Insured under the policy unfortunately succumb to death either in the same accident or in a separate accident during the policy, we will pay an amount i.e. higher of the either parents Sum Insured to dependent child.</p> <p>13) <u>Daily Hospital Cash Benefit</u> - We will pay a fixed amount for each day you are in hospital as an inpatient</p>	<p># 2.7</p> <p># 2.8</p> <p># 2.9</p> <p># 2.10</p> <p># 2.11</p> <p># 2.12</p> <p># 2.13</p>
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		<p>towards treatment of your accidental injuries and related expenses.</p> <p>14) Skill Development – In case you succumb to Death or Permanent Total Disability due to an accident, we will reimburse upto the Insured amount to You or your spouse for any skill development course in order to earn an independent living.</p> <ul style="list-style-type: none"> ▪ <u>Spouse</u> – in case of your accidental death. ▪ <u>You / Spouse</u> – in case you suffer accidental permanent total disability. <p>Enrolment in such course must be from a recognized educational / vocational / training institute as a full time / part time student. Such enrolment must be after the occurrence of Accidental Death or Permanent Total Disability and should be within 6 months from the date of incident.</p> <p>15) Mobility Aids Allowance – If you suffer grievous bodily injuries and you are medically advised for procurement of prosthetic device or equipment, we will reimburse upto the Insured amount towards the cost of procuring the prosthetic devices so that you can manage your daily activities independently.</p> <p>16) Accidental Medical Expenses Reimbursement – If you suffer injuries due to an accident and incur expenses towards outpatient and / or inpatient treatment, we will reimburse you the amount incurred for taking such necessary treatment.</p> <p>17) Adventure Sports – If you take part in any of the adventure sports/ activity (in a non-professional capacity under supervision of trained professional) and unfortunately suffer an accidental Injury which leads to any of the following then we will pay as per the coverages & Sum Insured opted by you.</p> <ul style="list-style-type: none"> ▪ Accidental Death ▪ Permanent Total Disability ▪ Permanent Partial Disability ▪ Temporary Total Disability ▪ Common Injuries ▪ Accidental Medical Expense Reimbursement 	<p># 2.14</p> <p># 2.15</p> <p># 2.16</p> <p># 2.17</p>
3	<p>What are the major Exclusions in the policy:</p>	<p>We will not make any payment under this policy howsoever attributable to -</p> <ul style="list-style-type: none"> - suicide or attempted suicide, intentionally self-inflicted Injury or Illness, acts of self-destruction whether the Insured Person is medically sane or insane. - any psychiatric or mental disorders. - being under the influence of drugs, alcohol, or other intoxicants or hallucinogens. 	<p>Section 3 – General Exclusions</p>

		<ul style="list-style-type: none"> - participation in an actual or attempted felony, riot, crime, strike, or civil commotion. - ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel. - external congenital anomalies or any complications or conditions arising therefrom. - participation in adventure sports unless opted for. <p>Note: The above is an abridged wording/listing of the policy exclusions. For complete listing and wording of exclusions please refer to the policy clauses.</p>	
4	Waiting period & Survival Period	Not Applicable	
5	Payment basis	<ul style="list-style-type: none"> ▪ Reimbursement – Following coverages are on reimbursement basis i.e. you will have to submit bills for claiming under the policy. <ul style="list-style-type: none"> ✚ Physiotherapy, Emergency Evacuation, Trauma Counselling, Skill Development, Mobility Aids Allowance, Accidental Medical Expenses Reimbursement. ▪ Benefit - All other coverages are on benefit basis i.e. lumpsum amount will be paid as covered under the policy. 	
6	Loss Sharing	<ol style="list-style-type: none"> 1. Elimination Period of 7 days will be applicable under Accidental Temporary Total Disability Coverage. 2. 10% co-pay will be applicable on Out Patient Treatment under Accidental Medical Expenses Reimbursement Coverage 	<p># 2.4</p> <p># 2.16</p>
7	Renewal Conditions	<ul style="list-style-type: none"> • You may renew the policy on or before the end of the Policy Period. Renewal of policy is subject to realization of renewal premium. • We may not renew the policy if you have acted in a fraudulent manner; misrepresented or suppressed any of the material fact either at the time of taking the Policy or any time during the policy period. <ul style="list-style-type: none"> ▪ We are NOT under any obligation to send renewal notice or reminders. ▪ Grace Period of 30 days for renewing the Policy is provided under this Policy. ▪ Any revision / modification in the product will be done with the approval of the IRDAI and will be intimated to you at least 90 days prior to the effective date of modification or revision coming into effect. ▪ Product Withdrawal <ul style="list-style-type: none"> - The product may be withdrawn subject to prior approval of IRDAI. Such information shall be communicated to 	<p>Section 4 – General Terms & Conditions</p> <p># 4.3.3 – Renewal Terms</p>

		<p>policyholders at least ninety (90) days prior to the date from which such withdrawal shall come into effect.</p> <ul style="list-style-type: none"> - In such case, you will get onetime option to renew the existing policy within 90 days of withdrawal of the product or migrate to modified product or other suitable Individual Personal Accident Policy with us subject to Migration norms in vogue. - If you choose to renew the existing policy, you will be migrated to modified product or other suitable Individual Personal Accident Policy at the time of next renewal. - However, if you do not respond to Our intimation in case of such withdrawal, the Policy will be withdrawn on the renewal date. - If your renewal falls after 90 days of withdrawal of product, you will require to migrate to modified product or other suitable Individual Personal Accident Policy. 	# 4.2.12 – Withdrawal of Product
8	Renewal Benefits	<p>Cumulative Bonus is applicable only for benefits – Accidental Death (Section 2.1); Accidental Permanent Total Disability (Section 2.2); Accidental Permanent Partial Disability (Section 2.3)</p> <ul style="list-style-type: none"> i. If no claim has been made under the above sections of the Policy and the Policy is renewed with Us without any break (including grace period), then We will increase Your Sum Insured by 10% on renewal of the policy with us. ii. The total of all increases is limited to 50% of the Sum Insured. iii. If a cumulative bonus has been applied and a Permanent Partial Disability claim is made, then We will automatically decrease the cumulative bonus by 10% of the Sum Insured in the following Policy Year provided policy is renewed with us. 	# 4.3.4 - Cumulative Bonus
9	Cancellation	<p>Cancellation by You – You may cancel this Policy any time during the Policy period by giving Us 15 days notice in writing. Your premium shall be refunded as per the refund table available in the policy document provided no claim has been made under this Policy.</p> <p>Cancellation by Us - We may cancel this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts, non-cooperation by You or anyone acting on Your behalf.</p> <p>Cancellations done on the ground of misrepresentation, fraud, non-disclosure of material facts, will be given 15 days written notice. Such cancellations are from the date of inception of the policy or the renewal date (as the case may be) without refund of any premium.</p> <p>Cancellations done on ground of non-cooperation, shall be entitled to get refund of pro-rata premium for the unexpired portion of the policy on the date of cancellation provided no claim has been paid or is payable under the policy.</p>	Section 4 - General Terms & Conditions - # 4.2.2

		<p>Important Note - You shall immediately notify Us in writing in regard to change in occupation / business. In case the risk is unacceptable i.e risk class changes from lower degree of risk to higher degree of risk , We will cancel the coverage and shall return the premium on pro-rata basis for the remaining period.</p>	# 4.2.3 (vi)
10	Claims	<p>In the event of any unfortunate event be rest assured of complete assistance from us.</p> <p>1. Insured/Representative can notify or submit a claim within 7 days of occurrence of event by following way;</p> <ul style="list-style-type: none"> • Making a call on Toll Free 1800 123 0004 OR • By sending an email to insurance.help@navi.com OR • Through Customer Portal on website www.naviinsurance.com OR • Directly walk-in to office or through an Intermediary <p>2. During Notification of Claim, information pertaining to You, Your Policy & Loss will be collected.</p> <p>3. All claim documents as mentioned in the policy should be submitted to us not later than 30 days from the date of accident.</p> <p>4. In case any document is missing, we'll raise a request within 5 days of submission of documents by you and you should provide the documents within 10 days from our notification.</p> <p>5. Claim shall be settled or repudiated within 30 days of the receipt of the last necessary document/information. If your claim needs further investigation, the claim shall be settled or repudiated within 45 days of receiving the last necessary document/information.</p> <p>6. <u>Payment of Interest:</u> In case of delay in payment beyond the above given timelines, two percent (2%) interest will be paid above the Bank Rate or as per the applicable / extant IRDAI regulation. Such interest shall be paid from the date of receipt of last relevant and necessary document from the insured /claimant by us till the date of the actual payment.</p>	Section 4.4.5 – Claims Process & Management
11	Policy Servicing	<p>a. Call Us: Toll Free 1800 123 0004</p> <p>b. Email: insurance.help@navi.com 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 – 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 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,</p>	<p>Section 6 – Grievance Redressal Procedure</p>

		<p>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>	
12	Insured's Rights	<ul style="list-style-type: none"> ▪ Free Look Period – You have 15 days from the date of receipt of the Policy to review the terms and conditions. In case the terms of the policy are not acceptable, you have an option to cancel the policy provided you have not made any claim under the policy. Premium paid for the policy will be refunded in your account within 15 days from your request of policy cancellation. Your premium refund will be subject to deduction of stamp duty charges and proportionate risk premium. Free look provision is not applicable for renewal policies. ▪ Renewability - You may renew the policy on or before the end of the Policy Period. Renewal of policy is subject to realization of renewal premium. ▪ Continuity - You have an option to migrate to Our other individual personal accident insurance product(s), if available, subject to Our underwriting guidelines. Likewise, children under the family plan when exiting on account of being not dependent on parents will also be given an option to migrate to our individual personal accident insurance plans subject to our underwriting guidelines. Insured Person(s) will be entitled for accrued continuity benefits as per prevailing migration guidelines issued by the regulator. ▪ Turn Around Time ▪  Settlement of Claims – 30 days from submission of the last "necessary" document(s) / information. 	<p># 4.2.4</p> <p># 4.3.3</p> <p># 4.3.1</p> <p>4.4.5.6</p>

		In case, the claim warrants an investigation, the same shall be completed within 30 days from the date you submit the last necessary document to us. In such cases, the settlement shall be within 45 days from the date of receipt of last necessary document.	
13	Insured's Obligations	<p>You must disclose material facts*. Non-disclosure may result in claim not being paid.</p> <p>*material facts - 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>			