

NAVI PRIVATE CAR OWN-DAMAGE ONLY INSURANCE- ADD ON COVERS

CUSTOMER INFORMATION SHEET

| S. No. | Title | Description |
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| 1 | Product Name | Navi Private Car Own-Damage Only Insurance- Add on Covers |
| 2 | What am I covered for | <p>In Addition to coverage available under Navi Private Car Own-Damage Only Insurance following add on covers are offered.</p> <p>1. Zero Dep Cover (UIN: IRDAN155RP0002V01201920/A0004V01201920): 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: IRDAN155RP0002V01201920/A0008V01201920): 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: IRDAN155RP0002V01201920/A0006V01201920): 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: IRDAN155RP0002V01201920/A0005V01201920): It covers cost of consumables required to be replaced/replenished that are part of admissible Own Damage claim.</p> <p>5. Engine Protector (UIN: IRDAN155RP0002V01201920/A0010V01201920): 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. Daily Conveyance Allowance (UIN: IRDAN155RP0002V01201920/A0009V01201920): 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>7. NCB Protector- Repair of Non-Metallic Parts (UIN: IRDAN155RP0002V01201920/A0007V01201920): 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>8. Personal Belonging Protector (UIN: IRDAN155RP0002V01201920/A0012V01201920): It covers loss or damage to personal belongings of the insured and 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</p> |

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| | | <p>schedule.</p> <p>9. Key and Lock Replacement (UIN: IRDAN155RP0002V01201920/A0011V01201920): 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>10. Tyre Replacement (UIN: IRDAN155RP0002V01201920/A0013V01201920): 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>11. Depreciation Cover- Specified Limit (UIN: IRDAN155RP0002V01201920/A0014V01201920): 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>12. Roadside Assistance (UIN: IRDAN155RP0002V01201920/A0015V01201920): Provides assistance in case of breakdown/accident of vehicle, Tyre Puncture, Battery discharge etc. through a service provider.</p> |
| 3 | <p>What are the major Exclusions in the policy?</p> | <p>1. Zero Dep cover</p> <ol style="list-style-type: none"> Deductible as mentioned in the policy schedule. <p>2. Consumable Expenses</p> <ol style="list-style-type: none"> Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy. Any consumables that are related to wear and tear and not directly related to claim. <p>3. Engine Protector</p> <ol style="list-style-type: none"> Any consequential loss, wear and tear, mechanical & electrical failure and parts falling under warranty. Loss or damage due to corrosion of engine or parts thereof due to delay in intimation. Depreciation on parts unless zero dep cover is opted. Deductible as stated in policy schedule. <p>4. NCB Protector-Repair of Non-Metallic Parts</p> <ol style="list-style-type: none"> If painting work is done without any repair associated with those parts. <p>5. Daily Conveyance Allowance</p> <ol style="list-style-type: none"> If Vehicle is not repaired at the Authorised Garage. If claim under section 1 (Own Damage) is not valid and admissible. If time required for repair of motor vehicle is up to 3 days. if repair is delayed due to non-availability of spares. If claim is only for windscreen or glass damage. <p>6. Tyre Replacement</p> <ol style="list-style-type: none"> loss or damage arising out of natural wear and tear. any loss or damage within first 15 days of inception of the policy. loss or damage to wheel accessories, any other parts. if the tyre(s) being claimed is different from tyre(s) insured/supplied as original equipment along with the vehicle unless informed to us and mentioned/endorsed on the policy. loss or damage resulting from hard driving due to race, rally or illegal activities. loss or damage arising out of any manufacturing defect or design. Theft of tyre(s) or its parts accessories without vehicle being stolen or theft of entire vehicle. |

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| | | <ul style="list-style-type: none"> h) Tyre(s) with scratches, minor cuts, noise and vibrations that do not affect product function or performance i) Any loss or damage to tyre that results from running of the vehicle with deflated tyre(s). <p>7. Key and Lock Replacement</p> <ul style="list-style-type: none"> a) If key is lost or stolen while left in the vehicle. <p>8. Personal Belonging Protector</p> <ul style="list-style-type: none"> a) Any goods or samples carried in connections with any trade or business is not covered. <p>9. Roadside Assistance</p> <ul style="list-style-type: none"> a) Act of God (including exceptional adverse weather conditions), earthquake, fire b) Loss of or damage to luggage or other personal effects that might occur during the services performance. c) Vehicles used for the purpose of racing, rallying, motor-sports. d) Routine repairs/services at user's home or other location. e) Consequential damages arising out of repair on the spot/ towing or any other roadside assistance services. f) Any event not stated in coverages. <p><i>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy document for the full listing)</i></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 18001230004 OR • By sending an E Mail to insurance.help@navi.com OR • For Senior Citizens, we have a special cell and Our Senior Citizen customers can email us at seniorcare@navi.com for priority resolution • Through Customer Portal on website www.naviinsurance.com OR • Using Mobile App 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 |
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| | | <p>online transfer of claim payment. (For reimbursement claims only).</p> <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>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> |
| 5 | Policy Servicing | <ol style="list-style-type: none"> a. Call Us: Toll Free 1800 123 0004 b. Email: insurance.help@navi.com Email for Senior Citizens- seniorcare@navi.com c. Visit our website: https://www.naviinsurance.com/service/ d. Walk in for assistance e. Dispatch your letters to us at – Corporate Office: Navi General Insurance Limited Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095 f. Escalation – <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> <ol style="list-style-type: none"> 1. Our Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: Navi General Insurance Limited <i>(formerly known as DHFL General Insurance Limited)</i> Corporate Office: Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095 E-mail: gro@navi.com Toll free: 1800 123 0004 2. Consumer Affairs Department of IRDAI <ol style="list-style-type: none"> 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 |

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| | | <p>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, misrepresentation, 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> | | |