

NAVI PASSENGER CARRYING VEHICLE PACKAGE INSURANCE- ADD ON COVERS

POLICY WORDINGS

Definitions:

- I. We, Us, Our, Ourselves- means NAVI GENERAL INSURANCE LTD.
- II. **You, Your, Yourself** - means or refers to the person or persons or entity described in the Schedule as the insured.
- III. **Constructive Total Loss** - A vehicle will be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.
- IV. **Injury** - means Accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
- V. **Policy Period** - The period stated in the schedule during which the policy is valid and operative.
- VI. **Authorized workshop / Garage /Service Station** - A motor vehicle repair workshop /garage /service station authorized by us.
- VII. **Accident or Accidental** - means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- VIII. **Purchase Invoice Price** - Purchase Invoice Price shall mean the ex-showroom price of the Insured vehicle at the time of purchase including the value of company fitted accessories and Registration charges.

01 - Zero Dep Cover (UIN: IRDAN155RP0003V01202021/A0005V01202021)

This cover is applicable if it is shown on Your schedule.

What is Covered:

We will reimburse You the amount of depreciation deducted on replacement of any damaged part/s and paint under an own damage claim admissible under Section- I of the Policy subject to any deductible and limitation on number of claims mentioned in the policy schedule.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

02 - Return to Invoice (UIN : IRDAN155RP0003V01202021/A0010V01202021)

This cover is applicable if it shown on your schedule.

What is covered:

We will pay the difference between the amount receivable under section 1(Own Damage) of the policy and the purchase invoice price of insured vehicle in the event of valid and admissible Total Loss/ Constructive total loss (CTL) or Theft claim under the policy.

Special conditions:

- You are the first registered owner of the vehicle. This condition is waived for employer to employee transfer cases where there is no change in actual user of the vehicle.
- Cover is not applicable for imported vehicles i.e. where invoice is not generated in India.
- 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.
- The company reserves the right to either pay or provide you vehicle of same specification.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

03-Engine Protector (UIN: IRDAN155RP0003V01202021/A0006V01202021)

This cover is applicable if it is shown on your schedule.

What is covered:

We will pay You repair and replacement expenses for loss or damage to internal parts of the Engine, Gear box, Transmission or Differential assembly including lubricating Oils/consumables* used in the respective assembly provided loss or damage is due to ingress of water in the engine or due to leakage of lubricating oil and/or coolant from Engine/respective assembly caused by accidental external impact.

*Consumable means material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

What is not covered:

- 1) Any consequential loss, wear and tear, mechanical & electrical failure and parts falling under warranty.
- 2) Loss or damage due to corrosion of engine or parts thereof due to delay in intimation.
- 3) Depreciation unless Zero Dep Cover is opted by You.

Special Condition:

Claim under this cover will be admissible only if

1. In case of water damage, there is evidence of vehicle being submerged or stopped in a water-logged area.
2. Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water-logged area.
3. You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

Deductible: Deductible as stated in the schedule will apply for each claim reported under the policy.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

04 - Consumable Expenses (UIN: IRDAN155RP0003V01202021/A0009V01202021)

This cover is applicable if it is shown on your schedule.

What is covered

We will cover cost of consumables required to be replaced/ replenished arising from an accident to the insured vehicle subject to valid and admissible claim under section I (own damage) of the policy.

Consumable shall include Oil/lubricants, filters, coolant, fasteners, bearings, and items of similar nature excluding fuel.

What is not covered

1. Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. Any consumables that are related to wear and tear and not directly related to claim.

05. EMI Protector (UIN: IRDAN155RP0003V01202021/A0007V01202021)

The cover is applicable only if it is shown in your schedule.

If Your insured vehicle has been financed by any financial institution, We will pay 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 provided insured vehicle is damaged by a covered peril mentioned in Section 1 of the policy and the extent of damage is such that the actual repair time is more than 15 days as certified by surveyor appointed to assess the loss. Actual repair time will be counted from the next calendar day of assessment of loss by surveyor or start of repair whichever is later and shall end on the day vehicle is ready for re-inspection or delivery or confirmation of final claim settlement by us whichever is earlier.

Condition:

1. We will pay for only one incident in a policy period.
2. We will pay subject to claim in respect of damage to the vehicle being admissible under section I (Own Damage) of the policy except claims of Total Loss/Constructive Total Loss or Theft.
3. We will not pay if delay in vehicle repair is due to non-cooperation by you/your authorised person
4. You are paying the EMI on a Regular basis i.e. the payment of EMI to the Bank/Financial Institution from whom the loan has been availed without any defaults and/or any penalties and/or interest and /or miscellaneous charges. We will not pay any penalty and / or interest and / or miscellaneous charges levied by Bank/Financial institution for any default in payment.
5. You will submit Sanction letter and Repayment Track Record or Bank account statement or Loan Account Statement reflecting EMI falling due for payment during the period of repair of insured vehicle
6. This would be a onetime payment at the end of the continuous period of repair for which claim has been made and is admissible under the policy.

EMI means and includes the amount of monthly payment required to repay the principal amount of Loan and Interest by the Insured Person as mentioned in the amortization chart in the loan agreement (or any amendments thereto) between the Financial Institution and the Insured prior to the date of occurrence of the Insured Event under this Policy. For avoidance of doubt, it is clarified that any monthly payments that are overdue and unpaid by the Insured prior to the occurrence of the Insured Event will not be considered for the purpose of this Policy and shall be deemed as paid by the Insured.

Special Condition:

It will be condition precedent to the liability that vehicle must be in commercial use for minimum 30 days prior to the date of accident resulting into claim under this coverage substantiated by valid documentary evidence.

06. Loss of Income (UIN: IRDAN155RP0003V01202021/A0008V01202021)

This cover is applicable if it is shown on your schedule.

We will pay the amount as shown in the schedule towards loss of income in case insured vehicle meets with an accident and vehicle is under repair arising out of a covered peril mentioned in section 1 of the policy. We will pay for up to 20 days in case of claims other than total loss including theft and constructive total loss and 30 days in case of total loss including theft and constructive total loss.

Cover will commence after 7 days in case of Two or Three wheeler commercial vehicle/taxi and 10 days in case of other classes of commercial vehicles respectively from the date and time insured vehicle reaches garage for repair or the date you intimate the claim to us, whichever is later and shall end on the date repairs have been completed and/or garage intimates You for taking delivery of the vehicle and/or re inspection is done whichever occurs first subject to limits mentioned above.

The maximum daily payable amount is per the following table:

- (i) Three Wheelers including battery operated rickshaw (Passenger Carrying Vehicles)- Rs. 1000/-
- (ii) Taxis - ₹ 2,000/-

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- (iii) Buses - ₹ 5,000/-
- (iv) Two-wheeler- ₹ 500/-

What is not Covered

We will not pay if

1. Claim under Section 1 is not valid and admissible.

Special Condition:

1. We will pay for only one incident in a policy period.
2. It will be condition precedent to the liability that vehicle must be in commercial use for minimum 30 days prior to the date of accident resulting into claim under this coverage substantiated by valid documentary evidence.
3. This would be a onetime payment at the end of the continuous period of repair for which claim has been made and is admissible under the policy.

Grievance Redressal Procedure:

At Navi General Insurance, we want your relationship with insurance to soar beyond what you've experienced yet. To understand, appreciate, and enjoy insurance—we're here for you. You can connect with us on the following channels.

- a. Call us on our Toll Free 1800 123 0004 for any queries that you may have!
- b. Email your queries to insurance.help@navi.com .
- c. For Senior Citizens, we have a special cell and our Senior Citizen Customers can email us at seniorcare@navi.com for priority resolution
- d. Please walk in to any of our branches or partner locations.
- e. You can also dispatch your letters to us at:

Navi General Insurance Limited

Corporate Office: Salarpuria Business Centre,
4th B Cross Road, 5th Block,
Koramangala Industrial Layout,
Bengaluru, Karnataka – 560095

We request you to please mention your complete details: Full Name, Policy Number and Contact Details in all your communications, to enable our customer experience expert to connect with you and provide you with the quickest possible solution.

We'll make sure to acknowledge your service request within 3 working days—and try and resolve it to your satisfaction within 15 working days. That's a promise!

Escalation

Level 1:

While we attempt to give you best-in-class and prompt resolution for any concerns—sometimes it may not be perfect. If you felt that you weren't offered a perfect resolution, please feel free to share your feedback to our Customer Experience team at Manager.CustomerExperience@navi.com

Level 2:

If **You** still are not happy about the resolution provided, then **You** may please write to Our Head Customer Experience and Redressal Manager at Head.CustomerExperience@navi.com.

Level 3:

If **You** are not happy with the resolution, **you** may approach IRDAI by calling on the Toll-Free no. [155255](tel:155255) (or) [1800 4254 732](tel:18004254732). **You** can also register an online complaint on the website <http://igms.irda.gov.in>.

If your concern remains unresolved till one month from the date of registering your complaint, you may please approach

the Insurance Ombudsman for redressal. To know who your Insurance Ombudsman is, simply refer to the Ombudsman list overleaf.

Contact details of Insurance Ombudsman are available at our website www.naviinsurance.com

OMBUDSMAN AND ADDRESSES: Refer the below link

<http://www.ecoi.co.in/ombudsman.html>

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

S. No.	Contact Details	Jurisdiction of Office
1.	<p>AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in</p>	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu
2.	<p>BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in</p>	Karnataka
3.	<p>BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p>	States of Madhya Pradesh and Chattisgarh
4.	<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>	State of Orissa
5.	<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh

6.	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry)
7.	DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481 / 23213504 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	State of Delhi
8.	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
9.	HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry
10.	JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in	State of Rajasthan
11.	ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry

12.	KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	States of West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands
13.	LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulampur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar
14.	MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
15.	NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U. P. - 201301. Tel.: 0120 - 2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	States of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
16.	PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	States of Bihar and Jharkhand

17.	PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No. 195 to 198, N. C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 41312555 Email: bimalokpal.pune@ecoi.co.in	States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
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IRDAI Regulation No 17: This Policy is subject to regulation 17 of IRDAI (Protection of Policyholder's Interests) Regulation 2017 or any amendment thereof from time to time.