

**AROGYA SANJEEVANI POLICY, NAVI GENERAL INSURANCE LIMITED**  
**CUSTOMER INFORMATION SHEET**

S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Arogya Sanjeevani Policy, Navi General Insurance Limited	
2	What am I covered for	a. <b>Hospitalisation Expenses</b> - Expenses incurred on hospitalization for minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post hospitalization expenses for a period of 60 days.	4.1
		b. <b>Day Care Procedures</b> - Medical expenses for day care procedures.	4.1.1
		c. <b>AYUSH Coverage</b> - Expenses incurred on hospitalization under AYUSH Treatment.	4.2
		d. Expenses incurred on <b>treatment of Cataract</b> .	4.3
		e. <b>Expenses incurred on dental treatment and Plastic Surgery</b> - Necessitated due to disease or injury.	4.1.1
		f. <b>Ambulance Charges</b> - Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.	
3	What are the major Exclusions in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:	
		a. Admission primarily for investigation & evaluation	7.1
		b. Admission primarily for rest Cure , rehabilitation and respite care	7.2
		c. Expenses related to the surgical treatment of obesity that do not fulfil certain conditions	7.3
		d. Change-of-Gender treatments	7.4
		e. Expenses for cosmetic or plastic surgery	7.5
4	Waiting period	a. Pre-Existing Diseases will be covered after a waiting period of forty-eight (48) months of continuous coverage.	6.1
		b. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident.	6.2
		c. Specified surgeries/treatments/diseases are covered after specific waiting period of 24 months.	6.3
		d. Specified surgeries/treatments/diseases are covered after specific waiting period of 48 months	
5	Payment basis	Payment on Indemnity basis (Cashless/ Reimbursement)	

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6	Loss Sharing	In case of a claim, this policy requires you to share the following costs:	
		<b>a. Expenses exceeding the following Sub-limits:</b> <b>i. Room Charges (Hospitalization) -</b> <b>a. Room Rent</b> - Up to 2% of SI, subject to max of INR 5,000 per day. <b>b. ICU charges</b> - Up to 5% of SI subject to max of INR 10,000 per day. <b>c.</b> In case Room/ICU/ICCU rent exceeds the limits specified the claim shall be subject to the proportionate deduction.	4.1
		<b>ii. Cataract</b> - Up to 25% of Sum Insured or Rs.40,000/- whichever is lower.	4.3
		<b>iii. Modern treatment methods and Advancements in technology</b> - Up to 50% of the Sum insured.	4.6
	<b>b.</b> Each and every claim under the Policy shall be subject to a <b>Co-payment of 5%</b> applicable to claim amount admissible and payable as per the terms and conditions of the Policy	9.3	
7	Renewal Conditions	The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.	10.16
8	Renewal Benefits	<b>Cumulative bonus</b> <b>a.</b> Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI. <b>b.</b> In the event of claim the cumulative bonus shall be reduced at the same rate.	5
9	Cancellation	<b>a.</b> The Insured may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed in the policy terms and conditions. <b>b.</b> The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice.	10.10
10	Claims	<b>a. For Cashless Service</b> - Search a nearby network provider to avail cashless treatment at - <a href="https://www.naviinsurance.com/hospitals/">https://www.naviinsurance.com/hospitals/</a>	9

		<p><b>b. For Reimbursement of Claim</b> - For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder.</p> <table border="1" data-bbox="467 359 1230 678"> <thead> <tr> <th data-bbox="467 359 570 394"></th> <th data-bbox="570 359 878 394"></th> <th data-bbox="878 359 1230 394"></th> </tr> </thead> <tbody> <tr> <td data-bbox="467 394 570 552">1</td> <td data-bbox="570 394 878 552">Reimbursement of hospitalization, day care and pre-hospitalization expenses</td> <td data-bbox="878 394 1230 552">Within thirty days of date of discharge from hospital</td> </tr> <tr> <td data-bbox="467 552 570 678">2</td> <td data-bbox="570 552 878 678">Reimbursement of post hospitalization expenses</td> <td data-bbox="878 552 1230 678">Within fifteen days from completion of post hospitalization treatment</td> </tr> </tbody> </table> <p>For details on claim procedure please refer the policy document.</p>				1	Reimbursement of hospitalization, day care and pre-hospitalization expenses	Within thirty days of date of discharge from hospital	2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment	
1	Reimbursement of hospitalization, day care and pre-hospitalization expenses	Within thirty days of date of discharge from hospital										
2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment										
11	Policy Servicing	<p><b>a. Call Us:</b> Toll Free 1800 123 0004</p> <p><b>b. Email:</b> <a href="mailto:insurance.help@navi.com">insurance.help@navi.com</a></p> <p><b>Email for Senior Citizens-</b> <a href="mailto:seniorcare@navi.com">seniorcare@navi.com</a></p> <p><b>c. Visit our website:</b> <a href="https://www.naviinsurance.com/service/">https://www.naviinsurance.com/service/</a></p> <p><b>d. Walk in for assistance</b></p> <p><b>e. Dispatch your letters to us at –</b></p> <p><b>Corporate Office:</b> Navi General Insurance Limited</p> <p>Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p> <p><b>f. Escalation –</b></p> <ul style="list-style-type: none"> <li>• <b>First Escalation</b> – Contact Customer Experience Team at - <a href="mailto:Manager.CustomerExperience@navi.com">Manager.CustomerExperience@navi.com</a></li> <li>• <b>Second Escalation</b> - Email to Head Customer Experience and Grievance Redressal Officer at – <a href="mailto:Head.CustomerExperience@navi.com">Head.CustomerExperience@navi.com</a></li> </ul>										

	<b>Grievances / Complaints</b>	<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><b>1. Our Grievance Redressal Officer</b></p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p><b>Navi General Insurance Limited</b>  <i>(formerly known as DHFL General Insurance Limited)</i></p> <p><b>Corporate Office:</b> Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p> <p><b>E-mail:</b> <a href="mailto:gro@navi.com">gro@navi.com</a></p> <p><b>Toll free:</b> 1800 123 0004</p> <p><b>2. Consumer Affairs Department of IRDAI</b></p> <ol style="list-style-type: none"> <li>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 <b>155255 (or) 1800 4254 732</b> or sending an e-mail to <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <a href="http://igms.irda.gov.in">igms.irda.gov.in</a>.</li> <li>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.</li> <li>You can visit the portal <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a> for more details.</li> </ol> <p><b>3. Insurance Ombudsman</b></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</p>	<p>11</p>
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		<p>and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="http://www.generalinsurancecouncil.org.in">www.generalinsurancecouncil.org.in</a>, the Consumer Education Website of the IRDAI at <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a>, or from any of Our Offices.</p> <p>Ombudsman and Addresses: Refer the below link:  <a href="http://ecoi.co.in/ombudsman.html">http://ecoi.co.in/ombudsman.html</a></p>		
12	Insured's Rights	a.	Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception.	10.19
		b.	Lifelong renewability (except on certain specific grounds)	10.16
		c.	<p>Right to migrate from one product to another product of the company.</p> <p>Email - <a href="mailto:insurance.help@navi.com">insurance.help@navi.com</a>            Email for Senior Citizens - <a href="mailto:seniorcare@naviinsurance.com">seniorcare@naviinsurance.com</a>            Address – Operations Department            Navi General Insurance Limited            Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p>	10.14
		d.	<p>Right to port the from one company to another company</p> <p>Email - <a href="mailto:insurance.help@navi.com">insurance.help@navi.com</a>            Email for Senior Citizens - <a href="mailto:seniorcare@naviinsurance.com">seniorcare@naviinsurance.com</a>            Address – Operations Department            Navi General Insurance Limited            Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p>	10.15
		e.	Change in SI during the policy term or at the time of renewal (Insurer to provide the contact details)	10.21
		f.	<p><u>Turn Around Time for Pre-Authorisation</u> – within 3 hours from the receipt of last complete documents.</p> <p><u>Turn Around Time for Settlement of Reimbursement Claims</u> – 30 days from submission of the last "necessary" document(s) / information.</p> <p><i>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.</i></p>	

<b>13</b>	<b>Insured's Obligations</b>	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	
<b>Legal Disclaimer Note:</b> 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.			

### Family Floater Benefit Illustration

Office Premium Illustration (excluding GST)										
Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs)	Premium (Rs.)	Discount, if any	Premium after discount	Sum insured (Rs)	Premium or consolidated premium for all members of family	Floater discount, if any	Premium after discount	Sum insured (Rs)
Family 1										
31	6,225	5 Lakhs	6,225	5%	5,914	5 Lakhs	6,225	32.31%	4,214	5 Lakhs
28	5,467	5 Lakhs	5,467		5,194	5 Lakhs	5,467		3,701	
5	3,642	5 Lakhs	3,642		3,460	5 Lakhs	3,642		2,465	
TOTAL	Total Premium for all members of family is Rs 15,334 when each member is covered separately. Sum Insured available for each individual is Rs. 5 Lakhs		Total Premium for all members of family is Rs 14,567 when they are covered under single policy. Sum Insured available for each family member is Rs. 5 Lakhs				Total Premium when policy is opted on floater basis is Rs 10,380 Sum Insured of Rs. 5 Lakhs is available for the entire family			
Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs)	Premium (Rs.)	Discount, if any	Premium after discount	Sum insured (Rs)	Premium or consolidated premium for all members of family	Floater discount, if any	Premium after discount	Sum insured (Rs)
Family 2										
53	15,525	5 Lakhs	15,525	5%	14,749	5 Lakhs	15,525	23.89%	11,816	

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48	11,198	5 Lakhs	11,198		10,638	5 Lakhs	11,198		8,523	5 Lakhs
TOTAL	Total Premium for all members of family is Rs 26,723 when each member is covered separately. Sum Insured available for each individual is Rs. 5 Lakhs		Total Premium for all members of family is Rs 25,387 when they are covered under single policy. Sum Insured available for each family member is Rs. 5 Lakhs				Total Premium when policy is opted on floater basis is Rs 20,339 Sum Insured of Rs. 5 Lakhs is available for the entire family			

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs)	Premium (Rs.)	Discount, if any	Premium after discount	Sum insured (Rs)	Premium or consolidated premium for all members of family	Floater discount, if any	Premium after discount	Sum insured (Rs)
Family 3										
67	50,029	5 Lakhs	50,029	5%	47,528	5 Lakhs	50,029	3.72%	48,168	5 Lakhs
63	36,682	5 Lakhs	36,682		34,848	5 Lakhs	36,682		35,317	
	Total Premium for all members of family is Rs. 86,711 when each member is covered separately. Sum Insured available for each individual is Rs. 5 Lakhs		Total Premium for all members of family is Rs. 82,376 when they are covered under single policy. Sum Insured available for each family member is Rs. 5 Lakhs				Total Premium when policy is opted on floater basis is Rs. 83,485 Sum Insured of Rs. 5 Lakhs is available for the entire family			