

CORONA KAVACH POLICY, NAVI GENERAL INSURANCE LIMITED
CUSTOMER INFORMATION SHEET

S. No	Title	Description	Refer to Policy Clause Number
1	Product Name	Corona Kavach Policy, Navi General Insurance Limited	
2	What am I covered for	a. Hospitalization expenses - Medical expenses incurred on hospitalization for Covid for minimum period of 24 hours including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days.	4.1 4.4 4.5
		b. Ambulance Charges - Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.	4.1
		c. Home Care treatment expenses - Costs of treatment incurred by the insured person on availing treatment at home maximum up to 14 days per admission as per policy terms and conditions including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days.	4.2
		d. AYUSH Coverage - Medical expenses incurred on hospitalization for Covid under AYUSH Treatment	4.3
		e. Hospital Daily Cash	5.1
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. Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date.	7.5
		d. Day Care treatment and OPD treatment	7.6
4	Waiting period	Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded	6.1
5	Payment basis	The Base Cover is on indemnity basis and Optional Cover is on Benefit Basis.	
6	Cancellation	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 7 days' written notice.	9.9
7	Claims	a. For Cashless Service - Search a nearby network provider to avail cashless treatment at - https://www.naviinsurance.com/hospitals/	8.1 , 8.2

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		<p>b. For Reimbursement of Claim - 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="467 352 1317 764"> <thead> <tr> <th data-bbox="467 352 557 415"></th> <th data-bbox="557 352 899 415"></th> <th data-bbox="899 352 1317 415"></th> </tr> </thead> <tbody> <tr> <td data-bbox="467 415 557 558">1</td> <td data-bbox="557 415 899 558">Reimbursement of hospitalization and pre-hospitalization expenses</td> <td data-bbox="899 415 1317 558">Within thirty days of date of discharge from hospital</td> </tr> <tr> <td data-bbox="467 558 557 680">2</td> <td data-bbox="557 558 899 680">Reimbursement of post hospitalization expenses</td> <td data-bbox="899 558 1317 680">Within fifteen days from completion of post hospitalization treatment</td> </tr> <tr> <td data-bbox="467 680 557 764">3</td> <td data-bbox="557 680 899 764">Reimbursement of Home Care expenses</td> <td data-bbox="899 680 1317 764">Within thirty days from completion of home care treatment</td> </tr> </tbody> </table> <p>For details on claim procedure please refer the policy document.</p>				1	Reimbursement of hospitalization 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	3	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment	
1	Reimbursement of hospitalization 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													
3	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment													
8	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>													

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

Navi General Insurance Limited

(formerly known as DHFL General Insurance Limited)

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

- 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.
- 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.
- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. Insurance Ombudsman

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.

Ombudsman and Addresses: Refer the below link:

		http://ecoi.co.in/ombudsman.html	
9	Insured's Rights	<p>Turn Around Time for Pre-Authorisation – within 3 hours from the receipt of last complete documents.</p> <p>Turn Around Time for Settlement of Reimbursement Claims – 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>	
10	Insured's Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.</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>			

Family Floater Benefit Illustration

Office Premium Illustration (excluding GST) - for 9.5 Months										
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	6,539	5 Lakhs	6,539	0%	6,539	5 Lakhs	6,539	5%	6,212	5 Lakhs
28	6,038	5 Lakhs	6,038		6,038	5 Lakhs	6,038		5,736	
5	4,215	5 Lakhs	4,215		4,215	5 Lakhs	4,215		4,004	
TOTAL	Total Premium for all members of family is Rs 16,792 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 16,792 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 15,952 Sum Insured of Rs. 5 Lakhs is available for the entire family			
Family 2										
53	8,946	5 Lakhs	8,946	0%	8,946	5 Lakhs	8,946	5%	8,499	5 Lakhs
48	7,636	5 Lakhs	7,636		7,636	5 Lakhs	7,636		7,254	
TOTAL	Total Premium for all members of family is Rs 16,582 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 16,582 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 15,753. Sum Insured of Rs. 5 Lakhs is available for the entire family			

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Navi General Insurance Limited

Registered Office: AMR Tech Park, Ground Floor, No. 23 & 24, Hosur Road, Bommanahalli, Bengaluru-560 068, Karnataka

Toll-free number: 1800 123 0004 | Website: www.naviinsurance.com | Email: insurance.help@navi.com

CIN: U66000KA2016PLC148551 | IRDAI Registration Number: 155

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	16,410	5 Lakhs	16,410	0%	16,410	5 Lakhs	16,410	5%	15,590	5 Lakhs
63	15,775	5 Lakhs	15,775		15,775	5 Lakhs	15,775		14,986	
	Total Premium for all members of family is Rs. 32,185 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. 32,185 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. 30,576. Sum Insured of Rs. 5 Lakhs is available for the entire family			

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