

SARAL SURAKSHA BIMA, NAVI GENERAL INSURANCE

CUSTOMER INFORMATION SHEET

	Title	Description	Policy Clause Number
1	Product Name	Saral Suraksha Bima, Navi General Insurance	
2	What am I covered for	1. Base Covers: a) Accidental Death b) Permanent Total Disablement due to accident c) Permanent Partial Disablement due to accident 2. Optional Covers a) Temporary Total Disablement b) Hospitalization Expense due to Accident c) Education Grant	 4.1(a) 4.1(b) 4.1(c) 4.2(a) 4.2(b) 4.2(c)
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: Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalization of the insured person a. directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds b. from intentional self-injury unless in self-defense or to save life, suicide or attempted suicide c. Arising from Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear d. Arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law.	 6(1) 6(2) 6(4) 6(5)
4	Waiting period & Survival Period	Not Applicable	
5	Payment basis	e. The payment of claims under all the base covers of Saral Suraksha Bima, Navi General Insurance product and the optional covers "temporary total disablement benefit" and "Education grant" is on benefit basis. f. The payment of claims under the optional cover " Hospitalisation Expenses due to Accident" is on indemnity basis (Cashless/Reimbursement).	
6	Loss Sharing	Not Applicable	
7	Renewal Conditions	g. The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person h. This policy shall automatically terminate upon the Insured Person's death or payment of 100% Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other insured persons may also apply to renew the policy. Automatic Termination of Insurance.	8.13 8.4
8	Renewal Benefits	Sum Insured (excluding cumulative bonus) shall be increase by 5% in respect of each claim free policy year, provided the policy is renewed without a break subject to maximum of 50% of the Sum Insured. If a claim is made in any particular year, the cumulative bonus accrued may be reduced at the same rate at which it has accrued. Cumulative bonus is available for base product	Section 5 Cumulative Bonus

9	Cancellation	<p>i. 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.</p> <p>ii. 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. there would be no refund of premium on cancellation on grounds of misrepresentation non-disclosure of material facts or fraud.</p>	<p>8.11(A)</p> <p>8.11(B)</p>
10	Claims	<p>Notification: intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.</p>	7.1
11	Policy Servicing	<ul style="list-style-type: none"> • Call Us: Toll Free 1800 123 0004 • Email: insurance.help@navi.com seniorcare@navi.com (For Senior Citizens) • Register & Track Queries: Visit our website www.naviinsurance.com to register & track your queries and complaints. • Walk in for assistance • Dispatch your letters to us at <p>NAVI General Insurance Limited 1st floor, Salarpuria Business Center, 4th B Cross Road, 5th Block, Koramangala, Bengaluru, Karnataka, India-560095</p>	10
	Grievances/ Complaints	<ul style="list-style-type: none"> • Escalation Email to head.customereperience@navi.com • IRDAI Contact Numbers - Toll free number - 155255 (or) 1800 4254 732 • IRDAI Email Id - complaints@irda.gov.in • Ombudsman Offices - http://ecoi.co.in/ombudsman.html 	10

12	Insured's Rights	<p>▪ Turn Around Time</p> <p>✚ Settlement of Claims – 30 days from submission of the last "necessary" document(s) / information.</p> <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.</p>	7.3
13	Insured's Obligations	The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.	8.1

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.