

## Navi Smart Health - Customer Information Sheet

Sl No.	Title	Description	Policy Clause Number
1	Product Name	Navi Smart Health	
2	What am I Covered for	<p><b>Medical and Surgery expense incurred during Hospitalization</b>, also including:</p> <ul style="list-style-type: none"> <li>i. Hospitalization due to Covid-19</li> <li>ii. Hospitalization towards Dental Treatment necessitated due to Illness or Injury</li> <li>iii. Hospitalization towards Plastic Surgery necessitated due to Illness or Injury</li> <li>iv. Hospitalization towards Mental Illness treatment</li> <li>v. Day Care Treatment for all eligible procedures</li> <li>vi. Domiciliary Hospitalization</li> </ul> <p><b>Expenses payable are:</b></p> <ul style="list-style-type: none"> <li>i. Room Rent, boarding &amp; nursing</li> <li>ii. Intensive Care Unit (ICU)</li> <li>iii. Medical Practitioner including Surgeon, Anesthetist, Specialist, Physiotherapist's fees</li> <li>iv. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicine and drugs, cost towards diagnostic tests and imaging modalities</li> <li>v. Pre-Hospitalization expenses, for 90 days</li> <li>vi. Post-Hospitalization expenses, for 180 days</li> <li>vii. Organ Donor Expenses</li> <li>viii. Emergency Road Ambulance expenses</li> <li>ix. Expenses towards Modern Treatment procedures</li> <li>x. List I under Annexure I: Toiletries / Cosmetics / Personal Comfort or Convenience Items / Similar Expenses</li> </ul>	3.1
		Proportionate deduction from the covered Associated Medical Expenses (in addition to difference in the Room Rent) shall be applicable if Your occupancy is in a room category which is higher than a single room occupancy. Proportionate deduction will not be applicable on ICU Charges.	3.1
		UNLIMITED ONLINE DOCTOR CONSULTATIONS: Online doctor consultations with a Medical Practitioner empaneled with Us as Our Service Provider for Diagnosis, treatment and prevention of Illness/ Injury, counseling, health education, medicine prescription. There is no sum insured or deductible specific to this coverage	3.2
		Optional Cover: Outpatient Treatment Benefit consultation fees incurred by the Insured Person for a consultation, with a Medical Practitioner and the expenses incurred towards a diagnostic test/s as prescribed in writing by the Medical Practitioner up to Rs. 5,000/- per policy year for each Insured Person	3.3
		<b>The policy schedule will specify if this benefit is covered under the policy or not</b>	

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3	What are the major exclusions in the Policy	<p>Following is a partial list of the Policy exclusions. Please refer to the Policy Document for the complete list of exclusions.</p> <p><b>Standard Exclusion:</b></p> <ul style="list-style-type: none"> <li>a) Investigation &amp; Evaluation</li> <li>b) Obesity / Weight Control</li> <li>c) Cosmetic or Plastic Surgery</li> <li>d) Hazardous or Adventure Sports</li> <li>e) Breach of Law</li> <li>f) Excluded Providers</li> <li>g) Alcoholism, Drug or Substance</li> <li>h) Dietary Supplements and Substances without Prescription</li> <li>i) Refractive Error</li> <li>j) Unproven Treatments</li> <li>k) Sterility and Infertility</li> <li>l) Maternity</li> </ul>	4.1
		<p><b>Specific Exclusion:</b></p> <ul style="list-style-type: none"> <li>a) War, Nuclear, Chemical, Biological Attack</li> <li>b) External Congenital Anomaly</li> <li>c) OPD Treatment</li> <li>d) Eyesight, Hearing Aids &amp; External Prosthesis</li> <li>e) Expenses not Medically Necessary</li> <li>f) Preventive Vaccinations</li> <li>g) Self-inflicted Injuries or Attempted Suicide</li> <li>h) Treatment by a Medical Practitioner outside discipline</li> <li>i) Time bound Exclusions</li> <li>j) Permanent Exclusions</li> </ul>	4.2
4	Waiting Periods	a) Waiting Period for the pre-existing disease will be applicable for up to 12 months from the first policy inception date.	4.1.1
		b) Specified Disease / procedure Waiting Period: (such as Sinusitis, Tonsillectomy, Cataract, Surgery for hernia, Uterine Fibroids, Osteoarthritis, Joint Replacement Surgeries, Kidney Stones, Gall Stones, Varicose Veins) will be applicable up to 12 months from the first Policy inception date. Please refer the policy for complete list	4.1.2
		c) 30 - day Waiting Period: will be applicable for any Hospitalization unless due to Accident	4.1.3
		d) Since the maximum waiting period is 1 year, there is no balance waiting period during the continuous renewal of policy.	
5	Payment Basis	a) pay-out will be on reimbursement of actual expenses either by way of Cashless to the Hospital/ Network Provider when a cashless facility is availed or directly to you as a reimbursement against the bills when you have paid for the expenses.	
		b) Outpatient Treatment Benefit: pay-out will be on reimbursement of actual expenses by way of Cashless facility arranged with Network Service Provider.	
6	Loss Sharing	Not applicable	
7	Renewal condition	a) The Policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.	5.1.10
		b) Grace Period of 30 days is allowed for Renewal of the Policy.	
9	Cancellation	a) 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.	5.1.6(a)
		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. There would be no refund of premium on cancellation on grounds of misrepresentation non-disclosure of Material Facts or fraud.	5.1.6(b)



10	Claims	<b>Claim Intimation-</b> Notification of the claim must be made to Us/Our TPA through online channel including mobile application that is available or at call center.	5.2.16
		<b>Cashless Facility</b> is available only at our Network Provider. The Insured Person can avail Cashless Facility at the time of admission into any network provider, by presenting the health card as provided by Us with this Policy, along with a valid photo identification proof (Voter ID card / Driving License / Passport / PAN Card / Aadhar Card, any other identity proof as approved by Us). Network Provider List is available at our website <a href="http://www.naviinsurance.com">www.naviinsurance.com</a>	5.2.16
		Wherever You have opted for a <b>reimbursement of expenses</b> , You may submit the documents for reimbursement of the claim electronically including by direct upload on Our mobile application not later than 15 days from the date of discharge from the Hospital. You can obtain a Claim Form from by downloading a copy from Our website at <a href="http://www.naviinsurance.com">www.naviinsurance.com</a> or from Our mobile application	5.2.16
		We shall settle a Claim including its rejection within 30 days of the receipt of the last "necessary" documents or 45 days in case where we have initiated investigation	5.1.15
11	Policy Servicing	<b>Website:</b> <a href="http://www.naviinsurance.com">www.naviinsurance.com</a> <b>Call Us-Toll free:</b> 1800-123-0004 <b>E-mail:</b> <a href="mailto:insurance.help@navi.com">insurance.help@navi.com</a> <b>Senior Citizen Assistance Email:</b> <a href="mailto:seniorcare@navi.com">seniorcare@navi.com</a> Courier: Navi General Insurance Limited 1st floor, Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala, Bengaluru, Karnataka, India- 560095	5.1.17 (a)
	Grievance & Complaints	If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at <a href="mailto:Manager.CustomerExperience@navi.com">Manager.CustomerExperience@navi.com</a>	5.1.17 (b)
		IRDAI Contact Numbers - Toll free number - 155255 (or) 1800 4254 732 IRDAI Email Id - <a href="mailto:complaints@irda.gov.in">complaints@irda.gov.in</a> Ombudsman Offices - <a href="http://ecoi.co.in/ombudsman.html">http://ecoi.co.in/ombudsman.html</a>	5.1.17 (e)
12	Insured's Rights	<b>a) Portability:</b> a) The Insured Person will have the option to port the Policy to other insurers by applying to such insurer to port the entire Policy along with all the members of the Family as per IRDAI guidelines related to probability. For Detailed Guidelines on Portability, kindly refer the link <a href="http://www.naviinsurance.com">www.naviinsurance.com</a>	5.1.8
		<b>b) Migration:</b> The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the Company as per IRDAI guidelines related to Migration. For Detailed Guidelines on Migration, kindly refer the link <a href="http://www.naviinsurance.com">www.naviinsurance.com</a>	5.1.7
		<b>c) Settlement of Claims</b> – 30 days from submission of the last "necessary" document(s) / information. 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.	5.1.16
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.	5.1.5

### 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)			
	Deductible of Rs. 5 Lakhs									
Family 1	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)
65	16,126	20 Lakhs	16,126	5%	15,320	20 Lakhs	16,126	50% on every member other than eldest member	16,126	20 Lakhs
52	8,056	20 Lakhs	8,056		7,653	20 Lakhs	8,056		4,028	
47	6,044	20 Lakhs	6,044		5,742	20 Lakhs	6,044		3,022	
23	2,646	20 Lakhs	2,646		2,514	20 Lakhs	2,646		1,323	
TOTAL	Total Premium for all members of family is Rs 32,872 when each member is covered separately. For each individual, Deductible of 5 Lakh applies and has a Sum Insured of 20 Lakh		Total Premium for all members of family is Rs 31,229 when they are covered under single policy. The deductible of Rs. 5 Lakhs applies separately for each family member and each family member has a Sum Insured of Rs. 20 Lakhs				Total Premium when policy is opted on floater basis is Rs 24,499. The deductible of Rs. 5 Lakhs is applicable on the entire family and Sum Insured of Rs. 20 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)			
	Deductible of Rs. 5 Lakhs									
Family 2	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)
36	3,640	20 Lakhs	3,640	5%	3,458	20 Lakhs	3,640	50% on every member other than eldest member	3,640	20 Lakhs
33	3,122	20 Lakhs	3,122		2,966	20 Lakhs	3,122		1,561	



TOTAL	Total Premium for all members of family is Rs 6,764 when each member is covered separately. For each individual, Deductible of 5 Lakh applies and has a Sum Insured of 20 Lakh	Total Premium for all members of family is Rs 6,424 when they are covered under single policy. The deductible of Rs. 5 Lakhs applies separately for each family member and each family member has a Sum Insured of Rs. 20 Lakhs	Total Premium when policy is opted on floater basis is Rs 5,201. The deductible of Rs. 5 Lakhs is applicable on the entire family and Sum Insured of Rs. 20 Lakhs is available for the entire family.
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