

Navi Total Hospitalization Insurance - Customer Information Sheet

| SI No. | Title | Description | Policy Clause Number |
|--------|--|--|----------------------|
| 1 | Product Name | Navi Total Hospitalization Insurance | |
| 2 | What am I Covered for | <p>Medical and Surgery expense incurred during Hospitalization, also including:</p> <ol style="list-style-type: none"> i. Hospitalization due to Covid-19 ii. Hospitalization towards Dental Treatment necessitated due to Illness or Injury iii. Hospitalization towards Plastic Surgery necessitated due to Illness or Injury iv. Hospitalization towards Mental Illness treatment v. Day Care Treatment for all eligible procedures vi. Domiciliary Hospitalization <p>Expenses payable are:</p> <ol style="list-style-type: none"> i. Room Rent, boarding & nursing ii. Intensive Care Unit (ICU) iii. Medical Practitioner including Surgeon, Anesthetist, Specialist, Physiotherapist's fees iv. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicine and drugs, cost towards diagnostic tests and imaging modalities v. Pre-Hospitalization expenses, for 90 days vi. Post-Hospitalization expenses, for 180 days vii. Organ Donor Expenses viii. Emergency Road Ambulance expenses ix. Expenses towards Modern Treatment procedures x. List I under Annexure I: Toiletries / Cosmetics / Personal Comfort or Convenience Items / Similar Expenses | Section 3 |
| | | <ol style="list-style-type: none"> 1. If your occupancy is in a room category which is Single Private A/C Room or lower, during your hospitalization, there is no limit on room rent. 2. 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 Private A/C room, during Your Hospitalization, and such Hospital adopts differential billing based on room category. Proportionate deduction will not be applicable on ICU Charges. | Section 3 |
| 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>Standard Exclusion:</p> <ol style="list-style-type: none"> a) Investigation & Evaluation b) Obesity / Weight Control c) Cosmetic or Plastic Surgery d) Hazardous or Adventure Sports e) Breach of Law f) Excluded Providers g) Alcoholism, Drug or Substance h) Dietary Supplements and Substances without Prescription i) Refractive Error j) Unproven Treatments k) Sterility and Infertility l) Maternity | 4.1 |

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| | | Specific Exclusion: a) War, Nuclear, Chemical, Biological Attack b) External Congenital Anomaly c) OPD Treatment d) Eyesight, Hearing Aids & External Prosthesis e) Expenses not Medically Necessary f) Preventive Vaccinations g) Self-inflicted Injuries or Attempted Suicide h) Treatment by a Medical Practitioner outside discipline i) Time bound Exclusions j) Permanent Exclusions | 4.2 |
| 4 | Waiting Periods | a) Waiting Period for the pre-existing disease will be applicable for 6 months from the first policy inception date. | 4.1.1 |
| | | b) Specified Disease / procedure Waiting Period will be applicable for 6 months from the first Policy inception date. List of specific diseases/procedures are mentioned below: i) Sinusitis ii) Tonsillitis / Adenoiditis iii) Tympanoplasty iv) Calculus (stone) Diseases of Gall Bladder including Cholecystectomy v) All types of Surgery of Hernia vi) Calculus of Urinary system (Kidney Stone/Urinary Bladder/Ureteric Stone) vii) Fissure / Fistula / Haemorrhoids viii) Hysterectomy | 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 6 months, 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. | |
| 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. b) Grace Period of 30 days is allowed for Renewal of the Policy. | 5.1.10 |
| 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 | Claim Intimation- 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 |
| | | Cashless Facility 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 www.naviinsurance.com | 5.2.16 |

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| | | Wherever You have opted for a reimbursement of expenses , 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 www.naviinsurance.com 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 | Website: www.naviinsurance.com Call Us -Toll free: 1800-123-0004 E-mail: insurance.help@navi.com Senior Citizen Assistance Email: seniorcare@navi.com Courier: Navi General Insurance Limited AMR Tech Park, Ground Floor, No. 23 & 24, Hosur Road, Bommanhalli, Bengaluru, Karnataka – 560068 | 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 Manager.CustomerExperience@navi.com | 5.1.17 (b) |
| | | IRDAI Contact Numbers - Toll free number - 155255 (or) 1800 4254 732 IRDAI Email Id - complaints@irda.gov.in Ombudsman Offices – Please refer to the list in Policy Wording | 5.1.17 (e) |
| 12 | Insured's Rights | a) Portability: 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 www.naviinsurance.com | 5.1.8 |
| | | b) Migration: 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 www.naviinsurance.com | 5.1.7 |
| | | c) Settlement of Claims – 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

| 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 family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | |
|----------------------------|---|------------------|---|--------------------------|------------------------|------------------|
| | Premium (Rs.) | Sum insured (Rs) | ZONE A | | | |
| Family 1 | Premium (Rs.) | Sum insured (Rs) | Premium or consolidated premium for all members of family | Floater discount, if any | Premium after discount | Sum insured (Rs) |
| 24 | 2,880 | 2 Lakh | 2,880 | 20% | 2,304 | 2 Lakhs |
| 22 | 2,880 | 2 Lakh | 2,880 | | 2,304 | |
| TOTAL | Total Premium for all members of family is Rs 5,760 when each member is covered separately. Each individual has a Sum Insured of 2 Lakh | | Total Premium when policy is opted on floater basis is Rs 4,608. The Sum Insured of Rs. 2 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 family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family) | | | | |
|----------------------------|--|---|--|--------------------------|------------------------|------------------|
| | ZONE C | | | | | |
| Family 1 | Premium (Rs.) | Sum insured (Rs) | Premium or consolidated premium for all members of family | Floater discount, if any | Premium after discount | Sum insured (Rs) |
| 40 | 9,143 | 50 Lakh | 9,143 | 25% | 6,857 | 50 Lakh |
| 38 | 9,143 | 50 Lakh | 9,143 | | 6,857 | |
| 12 | 5,516 | 50 Lakh | 5,516 | | 4,137 | |
| TOTAL | Total Premium for all members of family is Rs 23,802 when each member is covered separately. Each individual has a Sum Insured of 50 Lakh | | Total Premium when policy is opted on floater basis is Rs 17,851. The Sum Insured of Rs. 50 Lakh is available for the entire family. | | | |