

COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) UNDER MOTOR INSURANCE POLICIES

CUSTOMER INFORMATION SHEET

S. No	Title	Description										
1	Product Name	Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies										
2	What am I covered for	<p>Owner of the vehicle is covered for Personal Accident cover for opted sum insured as per following scale :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Nature of Injury</th> <th style="width: 30%;">Scale of compensation</th> </tr> </thead> <tbody> <tr> <td>i) Death</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>(iii) Loss of one limb or sight of one eye</td> <td style="text-align: center;">50%</td> </tr> <tr> <td>(iv) Permanent total disablement from injuries other than named above.</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table> <p>This cover is subject to</p> <p>(a) the owner-driver is the registered owner of the vehicle insured;</p> <p>(b) the owner-driver is the insured named in this policy.</p> <p>(c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.</p> <p>“Since a general Personal Accident cover also includes cover against motor accidents, if an owner-driver already has a 24-hour Personal Accident cover against Death and Permanent Disability (Total and Partial) for CSI of at least Rs.15 lacs, there is no need for a separate CPA cover to be taken”.</p>	Nature of Injury	Scale of compensation	i) Death	100%	(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%	(iii) Loss of one limb or sight of one eye	50%	(iv) Permanent total disablement from injuries other than named above.	100%
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3	Sum Insured	Policy provides personal accident cover upto Rs. 15 lakhs.										
4	General Exceptions (Applicable to all sections of the Policy)	<p>The Company shall not be liable under this Policy in respect of</p> <ol style="list-style-type: none"> 1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area; 2. any claim arising out of any contractual liability; 3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is <ol style="list-style-type: none"> (a) being used otherwise than in accordance with the ‘Limitations as to Use’ 										

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		<p>or</p> <p>(b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.</p> <p>4. (a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss</p> <p>(b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.</p> <p>5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p> <p>6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.</p> <p>(Note: the above is an abridged wording of the policy exclusions. Please refer to the policy document for the full listing)</p>
5	<p>Renewal Conditions</p>	<p>The Policy can be renewed on or before the end of the Policy Period subject to realization of renewal premium. However, we shall not be bound to give notice that such renewal is due. Also, we may exercise option of not renewing the policy on grounds of fraud, misrepresentation, non-cooperation, moral hazard or suppression of any material fact either at the time of taking the Policy or any time during the currency of the policy. Policy coverage, premium, and terms and conditions of the policy may change on renewal.</p>

6	Cancellation	<p>Cancellation by You - Policy/certificate can be cancelled at any time by giving 15 days' prior written notice to us. Refund of premium shall be computed in accordance with short period rate for the period the Policy has been in force provided no claim has occurred up to the date of cancellation.</p> <p>Cancellation by Insurer – We may cancel the policy by sending fifteen days' notice by recorded delivery to you at your last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation. In the event of cancellation of this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled on the grounds of non-cooperation by you then the premium shall be computed and retained in accordance with short period rate for the period the Policy has been in force provided no claim has occurred up to the date of cancellation.</p>
7	Claims	<p><u>Claim Notification & Registration:</u></p> <p>Notify or submit a claim by following way;</p> <ul style="list-style-type: none"> • By calling Toll Free 18001230004OR • By sending an E Mail to insurance.help@navi.com OR • Through Customer Portal on website www.naviinsurance.com OR • Directly walk into branch <p><u>Documents Required for settlement of Claim:</u></p> <ul style="list-style-type: none"> • Policy copy • Certificate from government hospital doctor confirming the nature and degree of disability • Discharge summary of the treating hospital clearly indicating the Hospital Registration No. • Diagnostic reports • FIR / Panchanama– (if Notified to Police) Attested or Original • Final Police Report- (if applicable) • Death Certificate* • Post Mortem report* • Legal Heir certificate /nominee certificate* • Driving license of owner driver • KYC of Claimant <p><u>(Marked with * are required only in death claims)</u></p>

8	Policy Servicing	<p>a. Call Us: Toll Free 1800 123 0004</p> <p>b. Email: insurance.help@navi.com 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 – 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> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>Navi General Insurance Limited <i>(formerly known as DHFL General Insurance Limited)</i> 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</p> <p>2. Consumer Affairs Department of IRDAI</p> <p>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.</p> <p>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</p>

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		<p>(IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032.</p> <p>c. You can visit the portal http://www.policyholder.gov.in for more details.</p> <p>3. Insurance Ombudsman</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 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.</p> <p>Ombudsman and Addresses: Refer the below link: http://ecoi.co.in/ombudsman.html</p>
9	Insured's Rights	<ol style="list-style-type: none"> 1. Insured may renew the policy by paying the premium as and when policy is due for renewal provided insurer has not declined renewal on grounds of fraud, mis-representation, non-disclosure and non-cooperation. 2. In the event of the death of the sole insured, this policy will remain valid for a period of three months or until the expiry of this policy (whichever is earlier). Legal heir(s) may apply to have this Policy transferred in their name or obtain a new insurance policy for the Motor Vehicle. <p>All such applications should be accompanied by</p> <ol style="list-style-type: none"> a) Death Certificate in respect of the insured b) Proof of title to the vehicle c) Original Policy.
10	Insured's Obligations	<p>The Insured Person must disclose all material facts about the risk. Non-disclosure of material fact may prejudice liability under the policy.</p> <p>Material Fact means a fact deemed so important that it would change the decision made by an insurer if it were kept hidden.</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>		