

COCODrive PRIVATE CAR PACKAGE INSURANCE ADD ON COVERS

PROSPECTUS

We protect you and your vehicle from accident and associated consequences. Everyone likes to own a vehicle to meet their personal and family commuting needs. Unfortunately, an unexpected event can bring financial loss and legal liabilities. Which is why it's necessary to protect yourself, your co- passengers and your precious vehicle against losses and legal liabilities if the unforeseen happens.

With our Private Car Package Insurance policy, you get right and complete protection for you and your car. We understand that specific solutions are required for your specific needs. Hence, we offer 19 Add on covers to fulfil your protection needs on Vehicle repair, Emergency Help, Injury and Hospitalisation and vehicle loan.

1. **Zero Dep Cover (UIN: IRDAN155RP0002V01201819/A0007V01201819)**: It relieves you from bearing the depreciation up to 50% on various parts and paint in the event of any damage to your vehicle due to an accident and helps you to make significant savings in case of an unfortunate damage to your vehicle.
2. **Consumable Expenses (UIN: IRDAN155RP0002V01201819/A0008V01201819)**: It provides you coverage for consumables associated with the damage to your vehicle which invariably is part of any claim you report to us thus complete protection for your vehicle. Consumables means Nuts, Bolts and Oils etc.
3. **NCB (No Claim Bonus) Secure (UIN: IRDAN155RP0002V01201819/A0009V01201819)**: It protects NCB slab mentioned in the policy schedule if only one claim is reported during the policy period provided claim is not for Theft & Total Loss. However, even in case of Theft of vehicle, protection will be available provided a new vehicle is purchased and insured with us within 90 days of settlement of claim
4. **New Car for Old Car (UIN: IRDAN155RP0002V01201819/A0011V01201819)**: In case of Total loss or Theft of vehicle this cover provides you difference between IDV (Insured Declared Value) and Invoice value of the new vehicle of same make and model enabling you to replace your vehicle easily without any monetary loss to you.
Invoice means: Ex showroom + Road Tax + Registration expenses.
5. **Engine Protector (UIN: IRDAN155RP0002V01201819/A0013V01201819)**: It covers damage to Engine and Transmission parts due to ingress of water and/or leakage of oil due to external impact on the vehicle. This cover safeguards you from heavy expenses related to such incidents.
6. **Enhanced Owner Personal Accident (UIN: IRDAN155RP0002V01201819/A0025V01201819)**: You are covered for Rs.15 lakhs in your policy. By opting for this add on cover you can provide extra cover to yourself by opting sum insured in multiples of 1 lakh upto 20 lakhs.
7. **Enhanced Occupants Personal Accident (UIN: IRDAN155RP0002V01201819/A0017V01201819)**: Occupants of your vehicle can be covered up to Rs. 2 lakhs. You can opt for an increased Personal Accident benefit in multiples of 1 lakh upto 20 lakhs per occupant up to the seating capacity of your vehicle.
8. **Enhanced Paid Driver Personal Accident (UIN: IRDAN155RP0002V01201819/A0018V01201819)**: Paid driver of your vehicle can be covered up to Rs. 2 lakhs. You can opt for an increased Personal Accident benefit in multiples of 1 lakh upto 20 lakhs.
9. **Accidental Hospitalisation (UIN: IRDAN155RP0002V01201819/A0019V01201819)**: Unfortunate accident to your vehicle may cause injury to you, your paid driver and occupants of your vehicle and may require In-patient / Out-patient treatment in hospital/Nursing Home. You can get protection from

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such unforeseen expenses upto Rs. 5 lacs. We will pay for medical expenses including ambulance charges incurred by You/Driver/Occupants for treatment of bodily injury sustained by You/Driver/Occupants, caused by an accident to the insured vehicle leading to treatment in a Hospital/Nursing Home provided own damage claim is valid and admissible under section I (Own Damage) of the policy.

10. **Hospi Cash (UIN: IRDAN155RP0002V01201819/A0020V01201819)**: This coverage helps you to cover daily expenses incurred during hospitalisation involving you, driver including your paid driver and occupants of your vehicle due to an accident of your vehicle up to maximum of Rs.3000 per day. You will get this benefit for maximum of five days from the date of admission per person up to the seating capacity of vehicle, provided hospitalisation exceeds 3 days.

(Example: If you have been hospitalised for 5 days or more then you will get this benefit for 5 days but in case, you are hospitalised for 3 days or less then you will not get this benefit at all.)
11. **EMI Protector (UIN: IRDAN155RP0002V01201819/A0021V01201819)**: We are concerned about financial impact of an accident. We cover up to 3 EMI's of your insured vehicle if due to any accidental injury involving insured vehicle you are hospitalised for more than 7 days.
12. **Outstanding Loan Protector (UIN: IRDAN155RP0002V01201819/A0022V01201819)**: You can choose to transfer your vehicle loan related worries to us. Your Outstanding Loan amount on the vehicle can be covered against risk of your Death, Permanent Total Disablement due to an accident involving vehicle insured.
13. **Daily Conveyance Allowance (UIN: IRDAN155RP0002V01201819/A0012V01201819)**: While your vehicle is under repair we will pay you an amount to take care of your conveyance charges till the time your vehicle is repaired for a maximum period of 15 days.
14. **NCB Protector - Repair of Non-Metallic Parts (UIN: IRDAN155RP0002V01201819/A0010V01201819)**: Repair of parts is cost effective instead of replacement. If you choose to repair a claim of non-metallic parts like plastic, fibre, glass instead of replacement, NCB slab in your policy will not get impacted for one such claim.
15. **Personal Belonging Protector (UIN: IRDAN155RP0002V01201819/A0015V01201819)**: We will pay loss or damage to Personal belongings of you and occupants of your vehicle due to peril covered in your policy while lying in the vehicle but excluding Jewellery, money, paintings and articles of similar nature.
16. **Emergency Transport and Hotel Stay (UIN: IRDAN155RP0002V01201819/A0016V01201819)**: If your vehicle is immobilised due to an accident we will pay you the cost of overnight stay and/or travel cost for you and occupants of your vehicle, to keep you and occupants safe and comfortable in such an exigency.
17. **Key and Lock Replacement (UIN: IRDAN155RP0002V01201819/A0014V01201819)**: If your vehicle key is lost or your vehicle is broken into; We will pay you cost of key and/or lock replacement expenses up to the sum insured chosen by you.
18. **Tyre Replacement (UIN: IRDAN155RP0002V01201819/A0024V01201819)**: In case of loss or damage to tyre due to perils covered in Section 1 of the policy, we will pay you cost of replacement of tyres. You have the option to choose protection- with/without reduction for depreciation of tyre.
19. **Depreciation Cover- Specified Limit (UIN: IRDAN155RP0002V01201819/A0045V01201819)**: It relieves you from bearing the depreciation up to 50% on various parts and paints in the event of any damage to your vehicle due to an accident and helps you to make significant savings in case of an unfortunate damage to your vehicle up to the amount specified in your schedule.

Important Exclusions:

Apart from General Exclusions following are the exclusions applicable to respective add on covers:

1. Zero Dep cover

- a) Deductible as mentioned in the policy schedule.

2. Consumable Expenses

- a) Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
- b) Any consumables that are related to wear and tear and not directly related to claim.

3. Engine Protector

- a) Any consequential loss, wear and tear, mechanical & electrical failure and parts falling under warranty.
- b) Loss or damage due to corrosion of engine or parts thereof due to delay in intimation.
- c) Depreciation on parts unless zero dep cover is opted.
- d) Deductible as stated in policy schedule.

4. Enhanced Owner Personal Accident

- a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity or
- b) owner driver driving the vehicle under the influence of intoxicating liquor or drugs.

5. Enhanced Occupants Personal Accident

- a) Intentional self-injury, suicide or attempted suicide, physical defect or infirmity or
- b) Driver/Unnamed Occupants of the vehicle under the influence of intoxicating liquor or drugs.

6. Enhanced Paid Driver Personal Accident

- a) intentional self-injury, suicide or attempted suicide, physical defect or infirmity or
- b) Paid driver driving the vehicle under the influence of intoxicating liquor or drugs.

7. Accidental Hospitalisation

- a) Any expenses related to a sickness, disease, medical disorder not directly consequential to the accident,
- b) Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- c) Any expenses, if the treatment is started after 10 days from the date of Accident unless verified and certified by the medical practitioner
- d) Any expense arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide,
- e) Any expense of a person driving the vehicle arising or resulting from or traceable to an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

8.Hospi Cash

- a) If Hospitalisation does not exceed 3 days.

9.EMI Protector

- a) Any penalty, interest, charges levied by financier due to default in payment.

10. Outstanding Loan Protector

- a) Any penalty, interest, charges levied by financier due to default in payment.

11. NCB Protector-Repair of Non-Metallic Parts

- a) If painting work is done without any repair associated with those parts.

12. Daily Conveyance Allowance

- a) If Vehicle is not repaired at the Authorised Garage.
- b) If claim under section 1 (Own Damage) is not valid and admissible.
- c) If time required for repair of motor vehicle is up to 3 days.
- d) if repair is delayed due to non-availability of spares.
- e) If claim is only for windscreen or glass damage.

13. Tyre Replacement

- a) loss or damage arising out of natural wear and tear.
- b) any loss or damage within first 15 days of inception of the policy.
- c) loss or damage to wheel accessories, any other parts.
- d) if the tyre(s) being claimed is different from tyre(s) insured/supplied original equipment along with the vehicle unless informed to us and mentioned/endorsed on the policy.
- e) loss or damage resulting from hard driving due to race, rally or illegal activities.
- f) loss or damage arising out of any manufacturing defect or design.
- g) Theft of tyre(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
- h) Tyre(s) with scratches, minor cuts, noise and vibrations that do not affect product function or performance
- i) Any loss or damage to tyre that results from running of the vehicle with deflated tyre(s).

14. Key and Lock Replacement

- a) If key is lost or stolen while left in the vehicle.

15. Personal Belonging Protector

- a) Any goods or samples carried in connections with any trade or business is not covered.

16. Emergency Transport and Hotel Stay

- a) Occupants including driver exceeding registered seating capacity of the vehicle.

Discounts

You can reduce your premium by availing following discounts, if you are eligible for the same.

1. **#Family Fleet Discount:** A discount of 5% is being offered for every additional vehicle insured with us from the same family*. This vehicle could either be a two-wheeler or a four-wheeler.
*Family means: Self, Spouse, Children, Father & Mother.
2. **#NAVIGI Duniya Discount (Loyalty Discount):** If you are our existing customer a discount of 5% will be offered to you on purchase of this policy.
If you are eligible for both then maximum discount allowable is only 5%.
3. **Online Sourcing/Direct Channel Discount:** If you are buying this policy directly from us, you will be eligible for a discount of 15 % .
4. **Bundling discount**

This discount is provided if you choose more than 5 add-ons. This discount will be given on the total premium to be charged for the bundle of add-ons.

The following discount rates will be applied based on the number of add-ons purchased:

Number of Add-Ons purchased	Bundling Discount
5<Add-	5%
10<Add-	7.50%
>15	10%

Claims Procedure:

We all take precautions to avert accidents however in the event of any unfortunate accident be rest assured of complete assistance from us.

It is very convenient to get in touch with us by calling our Toll-Free Helpline on **18001230004**. Alternatively, one can reach us by using Mobile Application OR Customer Portal at our Website www.naviinsurance.com OR by sending an e-mail at mycare@navi.com.

Intimation of claim to us, immediately on occurrence, will ensure prompt and effective assistance.

While registering the claim, the following information will help us serve you better:

- Your contact numbers
- Policy number
- Name of insured
- Date and time of loss
- Location of loss
- Nature and approximate extent of loss
- Place and contact details of the person at the loss location

Apart from "Claim Form" We will require following documents depending on the nature of loss to process your claim. You may provide the same to enable us to promptly settle your claim.

For Accident/Theft Claims

- Proof of insurance – Policy copy
- Copy of Registration Book, Tax Receipt [original for verification & return]
- Copy of Motor Driving License of the person driving the vehicle at the time of accident (original for verification)
- Police Panchanama /FIR (In case of Third Party property damage /Death / Body Injury)
- Estimate for repairs if available
- Repair Bills/Invoices and payment receipts after the job is completed

Additional documents for Theft Claims

- Original Policy document
- Original Registration Book/Certificate and Tax Payment Receipt
- All the sets of keys/Service Booklet/Warranty Card/Original
- Purchase Invoice
- Police Panchanama/ FIR and Final Investigation Report/Non-Traceable Report.
- Acknowledged copy of letter addressed to RTO intimating theft and informing "NON-USE"
- Form 28, 29 and 30 signed by the you and Form 35 signed by the Financer/ transferred RC as applicable
- Letter of Subrogation
- NOC from the Financer if claim is to be paid to you

Documents for Hospitalisation Claims

- Claim Form Duly Filled and Signed
- Original Discharge/Death Summary
- Operation Theatre Notes (if any)
- Original Hospital Main Bill along with break up Bill and original receipts
- Original investigation reports, X Ray, MRI, CT films, HPE
- Doctors Reference Slips for Investigations/Pharmacy
- Original Pharmacy Bills
- MLC/FIR Report/Post Mortem Report (if applicable and conducted).
- Details of the implants including the sticker indicating the type as well as invoice towards the cost of implant

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Documents for Personal Accident Claims

- Policy copy
- Certificate of 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*

(Marked with * are required only in death claims)

The list of documents furnished herein below is illustrative but not exhaustive. We may request you to provide more documents depending upon the nature of loss and circumstances.

IRDAI Regulation No 17: This Policy is subject to regulation 17 of IRDAI (Protection of Policyholder's Interests) Regulation 2017 or any amendment thereof from time to time.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

Disclaimer - This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

SECTION 41 OF INSURANCE ACT, 1938

- 1) No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the Insurers.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Rupees Ten Lakhs.