

**ASSET SERVICE PROVIDER LIABILITY INSURANCE**  
**CUSTOMER INFORMATION SHEET**

S. No	TITLE	DESCRIPTION
1	Product Name	Navi Asset Service Provider Liability Insurance
2	What am I covered for	Any Loss or Damage to the product covered under contract arising from: <ol style="list-style-type: none"> <li>1. Screen Damage (For items with Digital Screen)</li> <li>2. Liquid Damage</li> <li>3. Accidental Damage</li> <li>4. Burglary or Theft</li> <li>5. Fire &amp; Act of God Perils</li> <li>6. Extended Warranty (After expiry of Manufacturer's Warranty)</li> </ol>
3	Sum Insured	It is the aggregate amount of each Contract covered in the Policy which is our maximum liability that We will pay. Minimum Sum Insured required is 5 Cr.
4	General Exclusions (which cannot be waived)	<ol style="list-style-type: none"> <li>1. Loss or Damage caused by any process of cleaning, dyeing or bleaching, restoring, servicing, wear &amp; tear, preventative maintenance, repairing or renovation or deterioration arising from moth, vermin, insects or mildew or any other gradually operating cause.</li> <li>2. Loss or damage whether directly or indirectly arising from War, Warlike operations, Nuclear Weapons/ Material/Radiations.</li> <li>3. Consequential loss or legal liability of any kind.</li> <li>4. Any unexplained loss/damage/disappearance of the Product insured.</li> <li>5. Loss or damage to the Product insured due to unlawful act or illegal activities including criminal acts or intentional or fraudulent act by you or your representative including family member, domestic help or staff member.</li> <li>6. Loss or damage due to misuse, reckless, abusive, wilful or intentional conduct associated with handling and use of the Product insured.</li> <li>7. Any latent / inherent defect or Recall Campaign in the event of mass failure of the insured Item(s) or any use other than in accordance with manufacturer's recommendation or use of any accessory which has not been approved by the manufacturer.</li> <li>8. Any Pre-existing conditions, damages or cosmetic <b>loss</b> or damage or scratches and dents.</li> <li>9. Product insured with a Unique Identification Number that has been altered, defaced or removed, or modified to alter its functionality or capability without the written permission of manufacturer.</li> </ol>

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		<p>10. Theft from any vehicle except vehicle of fully enclosed and securely locked.</p> <p>11. Loss or damage to or due to internet/ software/ data.</p> <p>12. Loss or damage covered under Manufacturer warranty.</p> <p>13. Loss or Damage whilst in the custody of any person other than You, Your Family or Your employee.</p> <p>14. Loss or damage due to moisture where there is no physical ingress of water and loss due to heating/smoke unless there is an actual fire.</p> <p>15. Terrorism</p> <p>16. Costs if no fault is found in the Product.</p> <p>17. Damage/failure caused before or during Product delivery.</p> <p>18. Replacement of any consumable item or accessory or software.</p> <p>19. Costs arising from incorrect installation, modification or maintenance, use of batteries, charger and / or accessories not approved by the manufacturer, incorrect electrical leads or connection.</p> <p><b>(Note: The above is an abridged wording of the policy exclusions. Please refer to the policy document for the full listing)</b></p>
5	<b>Exclusions (Can be Waived with Additional Premium)</b>	<p>20. Loss or damage due to Riot, Strike or Malicious Act,</p> <p>21. Loss or damage to Battery internal or external to the Product insured.</p> <p>22. Any loss owing to a theft or burglary from the insured premises if left unoccupied for 30 days.</p> <p>23. Any loss or damage due to misplacement of Product insured.</p> <p>24. Loss or damage caused by Electrical, Mechanical and Electronic Breakdown of Product insured.</p> <p><b>(Note: The above is an abridged wording of the policy exclusions. Please refer to the policy document for the full listing)</b></p>
6	<b>Cancellation</b>	<p>1. <b>Cancellation</b> - We may at any time cancel this Policy, by giving 15 days' notice in writing to You at Your last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non- cooperation. You may also give a 15 days' notice in writing to Us for the cancellation of this Policy.</p> <p>2. <b>Effect of Cancellation</b> - Upon Cancellation of this Policy, we shall cease to insure You for liability under Contract sold/offered</p>

		<p>by You after the cancellation date, but the provisions of this Policy shall continue to govern the respective rights and obligation of the parties hereto in relation to each outstanding Contract sold/offered by You prior to the date of cancellation until such Contract terminates in accordance with its terms.</p> <p>3. <b>Contract Cancellation</b> – You may cancel Contract with Your Customer at any time during the currency of the Policy and You will be eligible for pro-rata refund from the date of cancellation.</p>
7	<b>Claims</b>	<p>In the event of any unfortunate event be rest assured of complete assistance from us. You can notify or submit a claim by following way;</p> <ol style="list-style-type: none"> <li>1. Making a call on Toll Free # <b>1800 123 0004</b> OR</li> <li>2. By sending an E Mail to <a href="mailto:mycare@navi.com">mycare@navi.com</a> OR</li> <li>3. Through Customer Portal on website <a href="http://www.naviinsurance.com">www.naviinsurance.com</a> OR</li> </ol> <p>Intimation of claim to us, immediately on occurrence, will ensure prompt and effective assistance.</p> <p>During Notification of Claim, information pertaining to Occurrence &amp; Loss will be collected.</p> <p><b>Documents:</b></p> <p>Generally, following documents are required to process a claim.</p> <ol style="list-style-type: none"> <li>4. Claim Form duly filled in &amp; signed.</li> <li>5. F.I.R (in case of Burglary/ Theft)</li> <li>6. Estimate of loss / repairs</li> <li>7. Invoice/ Bills/Receipts</li> <li>8. Final Report (in case of Burglary/ Theft)</li> <li>9. Any other details/documents called for a specific loss</li> </ol> <p>(The list of documents furnished above is illustrative but not exhaustive. We may request for additional documents depending on the nature and circumstances of loss.)</p>
8	<b>Policy Servicing</b>	<p><b>a. Call Us:</b> Toll Free 1800 123 0004</p> <p><b>b. Email:</b> <a href="mailto:insurance.help@navi.com">insurance.help@navi.com</a></p> <p><b>Email for Senior Citizens-</b> <a href="mailto:seniorcare@navi.com">seniorcare@navi.com</a></p>

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		<p>c. Visit our website: <a href="https://www.naviinsurance.com/service/">https://www.naviinsurance.com/service/</a></p> <p>d. Walk in for assistance</p> <p>e. Dispatch your letters to us at –</p> <p><b>Corporate Office:</b> 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"> <li>• <b>First Escalation</b> – Contact Customer Experience Team at - <a href="mailto:Manager.CustomerExperience@navi.com">Manager.CustomerExperience@navi.com</a></li> <li>• <b>Second Escalation</b> - Email to Head Customer Experience and Grievance Redressal Officer at – <a href="mailto:Head.CustomerExperience@navi.com">Head.CustomerExperience@navi.com</a></li> </ul>
<p><b>Grievances / Complaints</b></p>		<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><b>1. Our Grievance Redressal Officer</b></p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p><b>Navi General Insurance Limited</b> (formerly known as DHFL General Insurance Limited)</p> <p><b>Corporate Office:</b> Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p> <p><b>E-mail:</b> <a href="mailto:gro@navi.com">gro@navi.com</a></p> <p><b>Toll free:</b> 1800 123 0004</p> <p><b>2. Consumer Affairs Department of IRDAI</b></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 <b>155255 (or) 1800 4254 732</b> or sending an e-mail to <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <a href="http://igms.irda.gov.in">igms.irda.gov.in</a>.</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 (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 <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a> for more</p>

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		<p>details.</p> <p><b>3. Insurance Ombudsman</b></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 <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="http://www.generalinsurancecouncil.org.in">www.generalinsurancecouncil.org.in</a>, the Consumer Education Website of the IRDAI at <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a>, or from any of Our Offices.</p> <p>Ombudsman and Addresses: Refer the below link: <a href="http://ecoi.co.in/ombudsman.html">http://ecoi.co.in/ombudsman.html</a></p>
9	<b>Insured's Obligations</b>	<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><b>Legal Disclaimer Note:</b> 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>		