

**CORONA KAVACH POLICY, NAVI GENERAL INSURANCE LIMITED**  
**CUSTOMER INFORMATION SHEET**

S. No	Title	Description	Refer to Policy Clause Number
1	Product Name	Corona Kavach Policy, Navi General Insurance Limited	
2	What am I covered for	a.	<b>Hospitalization expenses</b> - Medical expenses incurred on hospitalization for Covid for minimum period of 24 hours including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days. <span style="float: right;">4.1 4.4 4.5</span>
		b.	<b>Ambulance Charges</b> - Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization. <span style="float: right;">4.1</span>
		c.	<b>Home Care treatment expenses</b> -Costs of treatment incurred by the insured person on availing treatment at home maximum up to 14 days per admission as per policy terms and conditions including pre-hospitalization expenses for a period of 15 days and post hospitalization expenses for a period of 30 days. <span style="float: right;">4.2</span>
		d.	<b>AYUSH Coverage</b> - Medical expenses incurred on hospitalization for Covid under AYUSH Treatment <span style="float: right;">4.3</span>
		e.	<b>Hospital Daily Cash</b> <span style="float: right;">5.1</span>
3	What are the major Exclusions in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:	
		a.	Admission primarily for investigation & evaluation <span style="float: right;">7.1</span>
		b.	Admission primarily for rest Cure, rehabilitation and respite care <span style="float: right;">7.2</span>
		c.	Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date. <span style="float: right;">7.5</span>
		d.	Day Care treatment and OPD treatment <span style="float: right;">7.6</span>
4	Waiting period	Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded	6.1
5	Payment basis	The Base Cover is on indemnity basis and Optional Cover is on Benefit Basis.	
6	Cancellation	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 7 days' written notice.	9.9
7	Claims	a. <b>For Cashless Service</b> - Search a nearby network provider to avail cashless treatment at - <a href="https://www.naviinsurance.com/hospitals/">https://www.naviinsurance.com/hospitals/</a>	8.1 , 8.2

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		<p><b>b. For Reimbursement of Claim</b> - For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder.</p> <table border="1" data-bbox="467 352 1321 764"> <thead> <tr> <th>S. No.</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Reimbursement of hospitalization and pre-hospitalization expenses</td> <td>Within thirty days of date of discharge from hospital</td> </tr> <tr> <td>2</td> <td>Reimbursement of post hospitalization expenses</td> <td>Within fifteen days from completion of post hospitalization treatment</td> </tr> <tr> <td>3</td> <td>Reimbursement of Home Care expenses</td> <td>Within thirty days from completion of home care treatment</td> </tr> </tbody> </table> <p>For details on claim procedure please refer the policy document.</p>	S. No.	Type of Claim	Prescribed Time limit	1	Reimbursement of hospitalization and pre-hospitalization expenses	Within thirty days of date of discharge from hospital	2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment	3	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment	
S. No.	Type of Claim	Prescribed Time limit													
1	Reimbursement of hospitalization and pre-hospitalization expenses	Within thirty days of date of discharge from hospital													
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3	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment													
8	Policy Servicing	<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> <p><b>c. Visit our website:</b> <a href="https://www.naviinsurance.com/service/">https://www.naviinsurance.com/service/</a></p> <p><b>d. Walk in for assistance</b></p> <p><b>e. Dispatch your letters to us at –</b></p> <p><b>Corporate Office:</b> Navi General Insurance Limited</p> <p>Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p> <p><b>f. Escalation –</b></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>													
	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><b>1. Our Grievance Redressal Officer</b></p>													

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

**Navi General Insurance Limited**

*(formerly known as DHFL General Insurance Limited)*

**Corporate Office:** Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095

**E-mail:** [gro@navi.com](mailto:gro@navi.com)

**Toll free:** 1800 123 0004

**2. Consumer Affairs Department of IRDAI**

- 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](mailto: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](http://igms.irda.gov.in).
- 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.
- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

**3. Insurance Ombudsman**

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](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Ombudsman and Addresses: Refer the below link:

		<a href="http://ecoi.co.in/ombudsman.html">http://ecoi.co.in/ombudsman.html</a>	
9	<b>Insured's Rights</b>	<p><a href="#">Turn Around Time for Pre-Authoisation</a> – within 3 hours from the receipt of last complete documents.</p> <p><a href="#">Turn Around Time for Settlement of Reimbursement Claims</a> – 30 days from submission of the last "necessary" document(s) / information.</p> <p><i>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.</i></p>	
10	<b>Insured's Obligations</b>	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	
<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>			

## Family Floater Benefit Illustration

Office Premium Illustration (excluding GST) - for 9.5 Months										
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)			
	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)
<b>Family 1</b>										
31	6,539	5 Lakhs	6,539	0%	6,539	5 Lakhs	6,539	5%	6,212	5 Lakhs
28	6,038	5 Lakhs	6,038		6,038	5 Lakhs	6,038		5,736	
5	4,215	5 Lakhs	4,215		4,215	5 Lakhs	4,215		4,004	
<b>TOTAL</b>	Total Premium for all members of family is Rs 16,792 when each member is covered separately. Sum Insured available for each individual is Rs. 5 Lakhs		Total Premium for all members of family is Rs 16,792 when they are covered under single policy. Sum Insured available for each family member is Rs. 5 Lakhs				Total Premium when policy is opted on floater basis is Rs 15,952 Sum Insured of Rs. 5 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)			
	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)
<b>Family 2</b>										
53	8,946	5 Lakhs	8,946	0%	8,946	5 Lakhs	8,946	5%	8,499	5 Lakhs
48	7,636	5 Lakhs	7,636		7,636	5 Lakhs	7,636		7,254	
<b>TOTAL</b>	Total Premium for all members of family is Rs 16,582 when each member is covered separately. Sum Insured available for each individual is Rs. 5 Lakhs		Total Premium for all members of family is Rs 16,582 when they are covered under single policy. Sum Insured available for each family member is Rs. 5 Lakhs				Total Premium when policy is opted on floater basis is Rs 15,753. Sum Insured of Rs. 5 Lakhs is available for the entire family			

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Navi General Insurance Limited

Registered Office: Salarpuria Business Centre, 4th Floor, 93, 5th A Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095

Toll-free number: 1800 123 0004 | Website: [www.naviinsurance.com](http://www.naviinsurance.com) | Email: [insurance.help@navi.com](mailto:insurance.help@navi.com)

CIN: U66000KA2016PLC148551 | IRDAI Registration Number: 155

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)			
	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)
Family 3										
67	16,410	5 Lakhs	16,410	0%	16,410	5 Lakhs	16,410	5%	15,590	5 Lakhs
63	15,775	5 Lakhs	15,775		15,775	5 Lakhs	15,775		14,986	
	Total Premium for all members of family is Rs. 32,185 when each member is covered separately. Sum Insured available for each individual is Rs. 5 Lakhs		Total Premium for all members of family is Rs. 32,185 when they are covered under single policy. Sum Insured available for each family member is Rs. 5 Lakhs				Total Premium when policy is opted on floater basis is Rs. 30,576. Sum Insured of Rs. 5 Lakhs is available for the entire family			

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