

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

S. No	Title	Description	Refer to Policy Clause Number						
1	Product Name	Corona Rakshak Policy, Navi General Insurance Limited							
2	What am I covered for	<u>Covid Cover</u> Lump sum benefit equal to 100% of the Sum Insured shall be payable on positive diagnosis of COVID, requiring hospitalization for a minimum continuous period of 72 hours. The positive diagnosis of COVID shall be from a government authorized diagnostic centre.	4.1						
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	6.1						
		b. Any diagnosis which is not related and not incidental to COVID is not covered in this Policy	6.2						
		c. Testing done at a Diagnostic center which is not authorized by the Government shall not be recognized under this Policy	6.3						
4	Waiting Period	The Company shall not be liable for any claim arising under the policy within 15 days from the first policy commencement date with Us.	5						
5	Payment basis	Benefit basis							
6	Claims	The insured person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified hereunder.	7.2						
		<table border="1"> <thead> <tr> <th>S. No.</th> <th>Type of Claim</th> <th>Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Covid Cover</td> <td>Within thirty days of date of discharge from hospital following positive diagnosis for COVID</td> </tr> </tbody> </table>		S. No.	Type of Claim	Prescribed Time limit	1	Covid Cover	Within thirty days of date of discharge from hospital following positive diagnosis for COVID
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7	Policy Servicing	<p>a. <b>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>c. <b>Visit our website:</b> <a href="https://www.naviinsurance.com/service/">https://www.naviinsurance.com/service/</a></p> <p>d. <b>Walk in for assistance</b></p> <p>e. <b>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>f. <b>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> <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></p> <p><i>(formerly known as DHFL General Insurance Limited)</i></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</p>	9

		<p><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</p> <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 <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a> for more 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:</p> <p><a href="http://ecoi.co.in/ombudsman.html">http://ecoi.co.in/ombudsman.html</a></p>	
8	<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.	8.1
<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>			