

9	Cancellation	<p>i. The insured may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired policy period.</p> <p>ii. 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 15 days' written notice. there would be no refund of premium on cancellation on grounds of misrepresentation non-disclosure of material facts or fraud.</p>	<p>8.11(A)</p> <p>8.11(B)</p>
10	Claims	<p>Notification: intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.</p>	7.1
11	Policy Servicing	<ul style="list-style-type: none"> • Call Us: Toll Free 1800 123 0004 • Email: insurance.help@navi.com seniorcare@navi.com (For Senior Citizens) • Register & Track Queries: Visit our website www.naviinsurance.com to register & track your queries and complaints. • Walk in for assistance • Dispatch your letters to us at <p>NAVI General Insurance Limited 1st floor, Salarpuria Business Center, 4th B Cross Road, 5th Block, Koramangala, Bengaluru, Karnataka, India-560095</p>	10
	Grievances/ Complaints	<ul style="list-style-type: none"> • Escalation Email to head.customerexperience@navi.com • IRDAI Contact Numbers - Toll free number - 155255 (or) 1800 4254 732 • IRDAI Email Id - complaints@irda.gov.in Ombudsman Offices - http://ecoi.co.in/ombudsman.html 	10

12	Insured's Rights	<ul style="list-style-type: none"> ▪ Turn Around Time ✚ Settlement of Claims – 30 days from submission of the last "necessary" document(s) / information. <p>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.</p>	7.3
13	Insured's Obligations	The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.	8.1
<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>			