

NAVI COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER)

UNDER MOTOR INSURANCE POLICIES

PROSPECTUS

Your life is important for you and your family members. No matter how careful you are, road and weather conditions or any other drivers on road are beyond your control.

When an accident occurs, bodily injury to you may be fatal and can result in emotional and financial loss for you and your family. Hence, It is mandatory as per law to buy compulsory personal accident cover for an Owner of a vehicle if you have a valid driving license to get a protection against such unpredictable death/injuries.

BENEFITS:

Policy provides compulsory personal accident cover upto Rs. 15 lakhs to individual owners* of the vehicle while driving the insured vehicle or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver provided, they have valid driving license.

Compensation in this policy is paid as per the following scale:

COVER	SCALE OF COMPENSATION
i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

*“Since a general Personal Accident cover also includes cover against motor accidents, if an owner-driver already has a 24-hour Personal Accident cover against Death and Permanent Disability (Total and Partial) for CSI of at least Rs.15 lacs, there is no need for a separate CPA cover to be taken”.

PREMIUM:

Premium will be charged as per rate applicable on the date of insuring the vehicle.

GENERAL EXCEPTIONS:

The Company shall not be liable under this Policy in respect of

1. any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
2. any claim arising out of any contractual liability;
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - (a) being used otherwise than in accordance with the ‘Limitations as to Use’

or

Navi Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies | UIN: IRDAN155RP0083V02201819

Registered Office: Navi General Insurance Limited
 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 | Email: insurance.help@navi.com
 CIN: U66000KA2016PLC148551 | IRDAI Registration Number: 155

- (b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. (a) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
 (b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
 5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
 6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

(Note: the above is an abridged wording of the policy exclusions. Please refer to the policy document for the full listing)

CANCELLATION:

Cancellation by You - Policy/certificate can be cancelled at any time by giving 15 days' prior written notice to us. Refund of premium shall be computed in accordance with short period rate for the period the Policy has been in force provided no claim has occurred up to the date of cancellation.

Cancellation by Insurer – We may cancel the policy by sending fifteen days' notice by recorded delivery to you at your last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation. In the event of cancellation of this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled on the grounds of non-cooperation by you then the premium shall be computed and retained in accordance with short period rate for the period the Policy has been in force provided no claim has occurred up to the date of cancellation.

Short period rate of cancellation will be as per table below:

Short Period Premium Rate Table

PERIOD	% OF ANNUAL PREMIUM RATE
Not exceeding 1 month	20%
Exceeding 1 month but not exceeding 2 months	30%
Exceeding 2 months but not exceeding 3 months	40%
Exceeding 3 months but not exceeding 4 months	50%
Exceeding 4 months but not exceeding 5 months	60%
Exceeding 5 months but not exceeding 6 months	70%

Exceeding 6 months but not exceeding 7 months	80%
Exceeding 7 months but not exceeding 8 months	90%
Exceeding 8 months	Full annual premium/ rate

RENEWAL OF POLICY:

The Policy can be renewed on or before the end of the Policy Period subject to realization of renewal premium. However, we shall not be bound to give notice that such renewal is due. Also, we may exercise option of not renewing the policy on grounds of fraud, misrepresentation, non-cooperation, moral hazard or suppression of any material fact either at the time of taking the Policy or any time during the currency of the policy. Policy coverage, premium, and terms and conditions of the policy may change on renewal.

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 insurance.help@navi.com .

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

Claim Notification & Registration:

Notify or submit a claim by following way;

- By calling Toll Free 18001230004 OR
- By sending an E Mail to insurance.help@navi.com OR
- For Senior Citizens, we have a special cell and Our Senior Citizen customers can email us at seniorcare@navi.com for priority resolution
- Through Customer Portal on website www.naviinsurance.com OR
- Directly walk into branch

Claims: Claims will be settled post receipt of necessary documents.

We will require following documents to process standalone personal accident (owner-driver) claim. You may provide the same to enable us to promptly settle your claim.

Documents Required for settlement of Claim:

- Policy copy
- Certificate 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*
- Driving license of owner driver

Navi Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies | UIN: IRDAN155RP0083V02201819

- Registration certificate of vehicle in which insured was mounting into / dismounting from or travelling at the time of accident
- KYC of Claimant

(Marked with * are required only in death claims)

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

Please also refer policy for detail documentation requirement.

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.