

NAVI ASSET INSURANCE

CUSTOMER INFORMATION SHEET

S. No	Title	Description
1	Product Name	Navi Asset Insurance
2	What am I covered for	Any Loss or Damage to insured property arising from any fortuitous cause or the covers chosen by you (minimum two covers should be selected).
3	Sum Insured	It's the amount shown against each item in the policy. Our maximum liability is restricted to the Sum Insured during the policy period.
4	General Exclusions (which cannot be waived)	<ol style="list-style-type: none"> 1. Loss or Damage caused by any process of cleaning, dyeing or bleaching, restoring, servicing, wear & tear, preventative maintenance, repairing or renovation or deterioration arising from moth, vermin, insects or mildew or any other gradually operating cause. 2. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, travel tickets, travellers' cheques, business books or documents. 3. Loss or damage whether directly or indirectly arising from War, Warlike operations, Nuclear Weapons/ Material/Radiations. 4. Consequential loss or legal liability of any kind. 5. Any unexplained loss/damage/disappearance of the property insured. 6. Loss or damage to the property 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. 7. Loss or damage due to misuse, reckless, abusive, wilful or intentional conduct associated with handling and use of the property insured. 8. 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. 9. Any Pre-existing conditions, damages or cosmetic loss or damage or scratches and dents. 10. Property 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. 11. Any Liquid and stain damage to paintings, clothing, and home furnishing items. 12. Theft from any vehicle except vehicle of fully enclosed and securely locked. 13. Loss or damage to or due to internet/ software/ data. 14. Loss or damage covered under Manufacturer warranty. 15. Loss or Damage whilst in the custody of any person other than

Navi Asset Insurance | UIN: IRDAN155RP0001V02201920

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

		<p>You, Your Family or Your employee.</p> <p>16. 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>17. Terrorism</p> <p>18. Loss or damage caused by mechanical or electrical derangement of any item unless caused by accidental external means.</p> <p>(Note: The above is an abridged wording of the policy exclusions. Please refer to the policy document for the full listing)</p>
5	Exclusions (Can be Waived with Additional Premium)	<p>19. Loss or damage due to Riot, Strike or Malicious Act,</p> <p>20. Loss or damage to Battery internal or external to the property insured.</p> <p>21. Jewellery and valuables kept in bank locker or any other locker.</p> <p>22. Any loss owing to a theft or burglary from the insured premises if left unoccupied for 30 days.</p> <p>23. Pair and Set: - Unless specifically stated, where any item insured consists of articles in pair or set, our liability in that respect shall be restricted to the intrinsic value of any particular part or parts which may be lost or damaged without reference to any special value which such article may have as part of such pair or set.</p> <p>24. Any loss or damage due to misplacement of property insured.</p> <p>25. Loss or damage caused by Electrical, Mechanical and Electronic Breakdown of property insured.</p> <p>(Note: The above is an abridged wording of the policy exclusions. Please refer to the policy document for the full listing)</p>
6	Additional Benefit	<p><u>Extended Warranty (After expiry of Manufacturer Warranty):</u></p> <p>We shall pay under this policy for loss or damage due to Mechanical, Electrical and Electronic breakdown arising out of Manufacturing defects or Faulty Workmanship to the extent provided under Manufacturer's Warranty supported by an invoice. This cover shall commence after expiry of Manufacturer's Warranty period and continues for the period mentioned in the policy schedule giving a seamless protection for extended period.</p>
7	Renewal Conditions	<p>We are not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances, renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured.</p>
8	Cancellation	<p>Cancellation by Insured: Policy/certificate can be cancelled at any time by giving 15 days' prior written notice to Insurer. Refund of premium shall be computed in accordance with Company's short period rate for the period the Policy has been in force provided no claim has occurred up to the date of cancellation.</p> <p>Cancellation by Insurer – Policy can be cancelled, 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. However, if You have made any claim on this policy before the cancellation date then no refund of premium will be given.</p>

		<p>In the event policy is cancelled on grounds of non-cooperation by You, the premium shall be computed as per our short period scales for the period policy has been in force, provided no claim has occurred up to the date of cancellation.</p> <p style="text-align: center;"><u>SHORT PERIOD SCALE (FOR RETENTION OF PREMIUM)</u></p> <p><u>Table A:</u></p> <p style="text-align: center;"><u>One Year Policy</u></p> <p>Policies for a period of less than 12 months shall be issued/retained at the rates set out hereunder:</p> <table border="1" data-bbox="608 595 1418 1120"> <tr><td>For period not exceeding 15 days</td><td>10% of the Annual Policy Rate</td></tr> <tr><td>For period not exceeding 1 month</td><td>15% of the Annual Policy Rate</td></tr> <tr><td>For period not exceeding 2 months</td><td>30% of the Annual Policy Rate</td></tr> <tr><td>For period not exceeding 3 months</td><td>40% of the Annual Policy Rate</td></tr> <tr><td>For period not exceeding 4 months</td><td>50% of the Annual Policy Rate</td></tr> <tr><td>For period not exceeding 5 months</td><td>60% of the Annual Policy Rate</td></tr> <tr><td>For period not exceeding 6 months</td><td>70% of the Annual Policy Rate</td></tr> <tr><td>For period not exceeding 7 months</td><td>75% of the Annual Policy Rate</td></tr> <tr><td>For period not exceeding 8 months</td><td>80% of the Annual Policy Rate</td></tr> <tr><td>For period not exceeding 9 months</td><td>85% of the Annual Policy Rate</td></tr> <tr><td>For period exceeding 9 months</td><td>The full Annual Policy Rate</td></tr> </table> <p><u>Table B:</u></p> <p style="text-align: center;"><u>Long Term Policy</u></p> <p>Policies for a period of above 12 months shall be retained at the rates set out hereunder:</p> <table border="1" data-bbox="644 1364 1326 1731"> <thead> <tr> <th>Month</th> <th>2 Year Policy</th> <th>3 Year Policy</th> </tr> </thead> <tbody> <tr><td>Up to 6</td><td>42%</td><td>32%</td></tr> <tr><td>7 – 12</td><td>64%</td><td>46%</td></tr> <tr><td>13 – 18</td><td>95%</td><td>61%</td></tr> <tr><td>19 – 24</td><td>100%</td><td>76%</td></tr> <tr><td>25 – 30</td><td></td><td>97%</td></tr> <tr><td>31 – 36</td><td></td><td>100%</td></tr> </tbody> </table>	For period not exceeding 15 days	10% of the Annual Policy Rate	For period not exceeding 1 month	15% of the Annual Policy Rate	For period not exceeding 2 months	30% of the Annual Policy Rate	For period not exceeding 3 months	40% of the Annual Policy Rate	For period not exceeding 4 months	50% of the Annual Policy Rate	For period not exceeding 5 months	60% of the Annual Policy Rate	For period not exceeding 6 months	70% of the Annual Policy Rate	For period not exceeding 7 months	75% of the Annual Policy Rate	For period not exceeding 8 months	80% of the Annual Policy Rate	For period not exceeding 9 months	85% of the Annual Policy Rate	For period exceeding 9 months	The full Annual Policy Rate	Month	2 Year Policy	3 Year Policy	Up to 6	42%	32%	7 – 12	64%	46%	13 – 18	95%	61%	19 – 24	100%	76%	25 – 30		97%	31 – 36		100%
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9	Claims	<p>In the event of any unfortunate event be rest assured of complete assistance from us.</p> <p>Insured can notify or submit a claim by following way;</p> <ol style="list-style-type: none"> 1. Making a call on Toll Free # 1800 123 0004 OR 2. By sending an E Mail to insurance.help@navi.com OR 3. For Senior Citizens, we have a special cell and Our Senior Citizen customers can email us at seniorcare@navi.com for priority 																																											

		<p>resolution</p> <p>4. Through Customer Portal on website www.naviinsurance.com OR</p> <p>5. Directly walk-in to office or through an intermediary.</p> <p>During Notification of Claim, information pertaining to Insured, Policy, Occurrence & Loss will be collected.</p> <p>Intimation of claim to us, immediately on occurrence, will ensure prompt and effective assistance.</p> <p>Immediate action to be taken in the event of a loss:</p> <ol style="list-style-type: none"> 1. Please take all possible steps for loss minimization 2. Report to the Police in event of malicious damage and/or in event of any crime causing damage / loss of insured property. 3. Intimate us for arranging inspection of loss 4. Provide necessary assistance to the Surveyor for inspection of the damaged items, submit claim documents at earliest and take suggested loss minimization steps. 5. Alter or commence repairs post Surveyor's/ Insurance company's advice only. <p>Documents:</p> <p>Generally, following documents are required to process a claim.</p> <ol style="list-style-type: none"> 1. Claim Form duly filled in & signed. 2. F.I.R, if filed. 3. Detailed inventory of Loss with amount. 4. Repair estimate 5. Original Repair /Replacement Bills with receipt. 6. Photographs, if taken. <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>
10	Policy Servicing	<p>a. Call Us: Toll Free 1800 123 0004</p> <p>b. Email: insurance.help@navi.com</p> <p>Email for Senior Citizens- seniorcare@navi.com</p> <p>c. Visit our website: https://www.naviinsurance.com/service/</p> <p>d. Walk in for assistance</p> <p>e. Dispatch your letters to us at –</p> <p>Corporate Office: Navi General Insurance Limited</p> <p>Salarpuria Business Centre, 4th B Cross Road, 5th Block,</p>

		<p>Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p> <p>f. Escalation –</p> <ul style="list-style-type: none"> • First Escalation – Contact Customer Experience Team at - Manager.CustomerExperience@navi.com • Second Escalation - Email to Head Customer Experience and Grievance Redressal Officer at – Head.CustomerExperience@navi.com
	<p>Grievances / Complaints</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>1. Our Grievance Redressal Officer</p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>Navi General Insurance Limited (formerly known as DHFL General Insurance Limited)</p> <p>Corporate Office: Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095</p> <p>E-mail: gro@navi.com</p> <p>Toll free: 1800 123 0004</p> <p>2. Consumer Affairs Department of IRDAI</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 155255 (or) 1800 4254 732 or sending an e-mail to 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.irdai.gov.in.</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 http://www.policyholder.gov.in for</p>

		<p>more details.</p> <p>3. Insurance Ombudsman</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 www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p> <p>Ombudsman and Addresses: Refer the below link: http://ecoi.co.in/ombudsman.html</p>
11	Insured's Rights	Insured may renew the policy by paying the premium as and when policy is due for renewal provided insurer has not declined renewal on grounds of fraud, mis-representation, non-disclosure and non-cooperation.
12	Insured's Obligations	The Insured Person must disclose all material facts about the risk. Non-disclosure of material fact may prejudice liability under the policy. Material Fact means a fact deemed so important that it would change the decision made by an insurer if it were kept hidden.
<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>		