

## NAVI TWO-WHEELER LONG TERM PACKAGE INSURANCE

### Customer Information Sheet

S. No.	Title	Description				
1	<b>Product Name</b>	<b>NAVI TWO-WHEELER LONG TERM PACKAGE INSURANCE</b>				
2	<b>What am I covered for</b>	<p><b>A. <u>Own Damage:</u></b>            Provides protection against <b>loss or damage to vehicle &amp; its accessories</b></p> <ol style="list-style-type: none"> <li>1. by fire, explosion self-ignition or lightning;</li> <li>2. by burglary, housebreaking or theft;</li> <li>3. by riot and strike;</li> <li>4. by earthquake (Fire and Shock Damage);</li> <li>5. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;</li> <li>6. by accidental external means;</li> <li>7. by malicious act;</li> <li>8. by terrorist activity;</li> <li>9. whilst in transit by road rail inland - waterway lift elevator or air;</li> <li>10. by landslide, rockslide.</li> </ol> <p><b>B. <u>Liability to Third Party:</u></b>            Provides Protection Against</p> <p>Any legal liability arising out of the use of the vehicle, towards third parties on account of</p> <ol style="list-style-type: none"> <li>1) death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act.</li> <li>2) damage to property other than property belonging to the insured or held in trust or in the custody or control of the Insured upto the specified limit.</li> </ol> <p><b><u>Limit of Liability</u></b>            Injury or Death: Unlimited            Property damage: Rs. 1,00,000 or restricted to Rs. 6000/- if so opted.</p> <p><b>C. <u>Compulsory Personal Accident cover to Owner Driver:</u></b>            Individual owner of the vehicle is covered for compulsory Personal Accident cover for a sum insured of Rs 15,00,000 at following scale:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 60%;">Nature of Injury</th> <th style="width: 40%;">Scale of compensation</th> </tr> </thead> <tbody> <tr> <td>i) Death</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table>	Nature of Injury	Scale of compensation	i) Death	100%
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3	<b>IDV- Definition</b>	<p><b>Sum Insured -Insured Declared Value (IDV):</b></p> <p>IDV or sum insured of the vehicle and accessories is fixed on the basis of Manufacturer’s Ex showroom price of the make and model at the commencement of insurance subject to depreciation according to age of the vehicle as per table below:</p> <table border="1"> <thead> <tr> <th>AGE OF VEHICLE</th> <th>% OF DEPRECIATION FOR FIXING IDV</th> </tr> </thead> <tbody> <tr> <td>Not exceeding 6 months</td> <td>5%</td> </tr> <tr> <td>Exceeding 6 months but not exceeding 1 year</td> <td>15%</td> </tr> <tr> <td>Exceeding 1 year but not exceeding 2 years</td> <td>20%</td> </tr> <tr> <td>Exceeding 2 year but not exceeding 3 years</td> <td>30%</td> </tr> <tr> <td>Exceeding 3 year but not exceeding 4 years</td> <td>40%</td> </tr> <tr> <td>Exceeding 4 year but not exceeding 5 years</td> <td>50%</td> </tr> </tbody> </table> <p>IDV will be fixed separately for each year of insurance during the policy period.</p> <p>IDV of vehicles beyond 5 years of age and of obsolete models of vehicles (i.e. models which the manufacturers have discontinued to manufacture) is determined on the basis of an understanding between the insurer and the insured.</p> <p>Additional coverage to Electrical and Non-electrical accessories (not part of standard vehicle) will also be determined accordingly.</p> <p>IDV remains fixed during the entire policy period and is payable in the event of Theft and Total Loss/Constructive Total Loss (Vehicle is treated as Constructive Total Loss if cost of retrieval/repair subject to terms of the policy exceeds 75% of IDV) of the insured vehicle.</p>	AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV	Not exceeding 6 months	5%	Exceeding 6 months but not exceeding 1 year	15%	Exceeding 1 year but not exceeding 2 years	20%	Exceeding 2 year but not exceeding 3 years	30%	Exceeding 3 year but not exceeding 4 years	40%	Exceeding 4 year but not exceeding 5 years	50%
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4	<b>General Exceptions</b> <b>(Applicable to all sections of the Policy)</b>	<p>The company shall not be liable if loss or damage is attributed to the following;</p> <ol style="list-style-type: none"> <li>1. If the vehicle insured herein is used otherwise than in accordance with the 'Limitations as to Use' provision which prohibits use of vehicle for             <ol style="list-style-type: none"> <li>a. Hire &amp; Reward</li> <li>b. Carriage of goods other than samples or personal luggage</li> <li>c. Organized racing</li> <li>d. Pace making</li> <li>e. Speed testing</li> <li>f. Reliability trials</li> <li>g. Use in connection with motor trade</li> </ol> </li> <li>2. If vehicle is driven by any person other than a Driver as stated in the Driver's Clause.</li> <li>3. In respect of any claim arising out of any contractual liability.</li> <li>4. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;</li> <li>5. Consequential loss, wear &amp; tear, depreciation, mechanical or electrical breakdown.</li> <li>6. If person driving your vehicle is under the influence of intoxicating liquor or drugs.</li> <li>7. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.</li> <li>8. 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, nuclear weapons material, liability arising from ionising radiations or contamination by radioactivity from any nuclear fuel.</li> </ol> <p><b>(Note: the above is an abridged wording of the policy exclusions. Please refer to the policy document for the full listing)</b></p>
5	<b>Renewal Conditions</b>	<p>Policy will be renewed when due with mutual consent subject to applicable premium. We may not renew the policy if the Insured Person has acted in an improper, dishonest or fraudulent manner or there has been any misrepresentation under this Policy or the renewal of the Policy poses a moral hazard.</p>
6	<b>NCB</b>	<p>The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending in each completed year of risk NCB is only allowed if policy is renewed within 90 days of expiry.</p> <p>If the Vehicle is sold, the NCB % earned in expiring policy will be available up to 3 years from date of sale if insured purchases a new vehicle of same class.</p>

		<p>On death of Insured the custody and use of the vehicle pass to his/her spouse and/or children and/or parents, the NCB entitlement of the original insured will pass on to such person/s to whom the custody and use of the vehicle passes.</p> <p>NCB will be allowed as per the following table provided the policy is renewed with us on long term basis.</p> <table border="1" data-bbox="491 539 1422 981"> <thead> <tr> <th rowspan="2">NCB at Inception of each year of the policy period</th> <th colspan="2">NCB earned at the end of each year of the policy period.</th> </tr> <tr> <th>If Claim Is made or Pending</th> <th>If No Claim is made</th> </tr> </thead> <tbody> <tr> <td>0% Bonus</td> <td>0% Bonus</td> <td>20% Bonus</td> </tr> <tr> <td>20% Bonus</td> <td>0% Bonus</td> <td>25% Bonus</td> </tr> <tr> <td>25% Bonus</td> <td>20% Bonus</td> <td>35% Bonus</td> </tr> <tr> <td>35% Bonus</td> <td>25% Bonus</td> <td>45% Bonus</td> </tr> <tr> <td>45% Bonus</td> <td>35% Bonus</td> <td>50% Bonus</td> </tr> <tr> <td>50% Bonus</td> <td>45% Bonus</td> <td>50% Bonus</td> </tr> </tbody> </table>	NCB at Inception of each year of the policy period	NCB earned at the end of each year of the policy period.		If Claim Is made or Pending	If No Claim is made	0% Bonus	0% Bonus	20% Bonus	20% Bonus	0% Bonus	25% Bonus	25% Bonus	20% Bonus	35% Bonus	35% Bonus	25% Bonus	45% Bonus	45% Bonus	35% Bonus	50% Bonus	50% Bonus	45% Bonus	50% Bonus
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7	<b>Cancellation</b>	<p><b>Cancellation by Insured</b> - Policy 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. Proof of insurance of vehicle elsewhere and original certificate of insurance must be provided to us.</p> <p><b>Cancellation by Insurer</b> - The Company may cancel the policy by sending fifteen days' notice by recorded delivery to the insured at insured's 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 of the insured then the 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>Return of the premium by the Company will be subject to retention of the minimum premium of Rs. 100/- (or Rs. 25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/ mentally challenged persons).</p> <p>Where the ownership of the vehicle is transferred, the Policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.</p>																							

8	Claims	<p><b><u>Claim Notification &amp; Registration:</u></b></p> <p>Notify or submit a claim by following way;</p> <ul style="list-style-type: none"> <li>• By calling Toll Free 18001230004 OR</li> <li>• By sending an E Mail to <a href="mailto:insurance.help@navi.com">insurance.help@navi.com</a> OR</li> <li>• For Senior Citizens, we have a special cell and Our Senior Citizen customers can email us at <a href="mailto:seniorcare@navi.com">seniorcare@navi.com</a> for priority resolution</li> <li>• Through Customer Portal on website <a href="http://www.naviinsurance.com">www.naviinsurance.com</a> OR</li> <li>• Using Mobile App OR</li> <li>• Directly walk into branch</li> </ul> <p>While notifying the claim, following information should be provided:</p> <ul style="list-style-type: none"> <li>• Name of insured</li> <li>• Insured contact numbers</li> <li>• Policy number</li> <li>• Date and time of loss</li> <li>• Location of loss</li> <li>• Nature and approximate extent of loss</li> <li>• Place and contact details of the person at the loss location</li> </ul> <p><b><u>After Notification &amp; Registration:</u></b></p> <p><b><u>Own Damage Claims:</u></b></p> <p>You are advised to shift your vehicle to any of our network garage to avail “cashless” facility. Alternatively, you may shift your vehicle to any garage of your choice to avail claim as “Reimbursement”.</p> <p>Survey will be conducted before you carry out the repair by the surveyor at the garage. Please refer policy for details regarding survey process.</p> <p>The Company has option to repair, reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:</p> <ol style="list-style-type: none"> <li>a. for total loss / constructive total loss of the vehicle - the Insured’s Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.</li> <li>b. for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified</li> </ol> <p>Following are the documents that will be needed for survey and processing of Own Damage claim:</p> <ul style="list-style-type: none"> <li>• Claim Form completely filled and duly signed by Insured (CO’s seal</li> </ul>
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		<p>need to be affixed in case the insured is a Firm/Company)</p> <ul style="list-style-type: none"> <li>• Copy of Registration Certificate (original for verification)</li> <li>• Copy of Motor Driving License of the person driving the vehicle at the time of accident (original for verification)</li> <li>• Police Report / Panchnama (In case of Partial Theft / Third Party property damage / Death / Body Injury / Damage due to Riot, Strike and Malicious act)</li> <li>• KYC documents (Address Proof as per policy &amp; ID proof) if claim amount exceeds Rs. 1 lakh.</li> <li>• Cancelled Cheque (CTS complied) or Filled NEFT Mandate form for online transfer of claim payment. (For reimbursement claims only).</li> </ul> <p><b><u>Own Damage Claim Settlement:</u></b></p> <ol style="list-style-type: none"> <li>1. After receipt of all relevant claim document, surveyor will assess the loss and issue work order.</li> <li>2. The surveyor may conduct re-inspection once repairs are completed.</li> <li>3. NAVI GI will issue a Claim Amount Confirmation (CAC) on receipt of original/proforma repairing bill.</li> <li>4. You can take the delivery of your vehicle by paying your share in claim and/or amount towards any non-accidental work. While taking delivery of your vehicle, submit Satisfaction letter signed by you (CO's seal need to be affixed in case the insured is a Firm/Company) to garage.</li> </ol> <p>We will release claim payment within 7 working days after receipt of all claim document.</p> <p><b>Legal Liability Claims:</b> Claim payment will be settled as awarded by court or as agreed between the Company and Third Party.</p> <p><b><u>Documentation for Liability claims</u></b></p> <ul style="list-style-type: none"> <li>• Policy Copy</li> <li>• Copy of Registration Book</li> <li>• Copy of Motor Driving License of the person driving the vehicle at the time of accident</li> <li>• Police Panchanama /FIR</li> </ul> <p><b><u>Personal Accident Claims:</u></b> Claims will be settled post receipt of necessary documents.</p> <p>We will require following documents to process your claim. You may provide the same to enable us to promptly settle your claim.</p> <p><b><u>Documents for Personal Accident Claims</u></b></p> <ul style="list-style-type: none"> <li>• Policy copy</li> <li>• Certificate of from government hospital doctor confirming the nature and degree of disability</li> <li>• Discharge summary of the treating hospital clearly indicating the Hospital Registration No.</li> </ul>
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		<ul style="list-style-type: none"> <li>• Diagnostic reports</li> <li>• FIR / Panchanama– (if Notified to Police) Attested or Original</li> <li>• Final Police Report- (if applicable)</li> <li>• Death Certificate*</li> <li>• Post Mortem report*</li> <li>• Legal Heir certificate /nominee certificate*</li> </ul> <p><b><u>(Marked with * are required only in death claims)</u></b></p> <p>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.</p> <p>Please also refer policy for detail documentation requirement.</p>
9	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>  <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>  <b>Corporate Office:</b> Navi General Insurance Limited        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>  <i>(formerly known as DHFL General Insurance Limited)</i>  <b>Corporate Office:</b> Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095  <b>E-mail:</b> <a href="mailto:gro@navi.com">gro@navi.com</a>  <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 <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's online</p>

		<p>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 (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:  <a href="http://ecoi.co.in/ombudsman.html">http://ecoi.co.in/ombudsman.html</a></p>
10	<b>Insured's Rights</b>	<p>1. 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.</p> <p>2. In the event of the death of the sole insured, this policy will remain valid for a period of three months or until the expiry of this policy (whichever is earlier). Legal heir(s) may apply to have this Policy transferred in their name or obtain a new insurance policy for the Motor Vehicle. All such applications should be accompanied by</p> <ol style="list-style-type: none"> <li>Death Certificate in respect of the insured</li> <li>Proof of title to the vehicle</li> <li>Original Policy.</li> </ol>
11	<b>Insured's Obligations</b>	<p>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>
<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>		