NAVI PAY-AS-YOU-DRIVE TWO WHEELER STANDALONE OWN DAMAGE INSURANCE CUSTOMER INFORMATION SHEET ("CIS")

Please note this CIS provides only key information about your policy. Please refer to the policy document ("Policy Schedule") for detailed terms and conditions. Kindly refer to your Policy Schedule to know exact details of coverages opted by You.In case of any conflict the terms and conditions mentioned in the policy document shall prevail.

Sl No.	Title/Description	Policy/Clause Number
1	**Product Name** Pay-as-you-Drive Two Wheeler Standalone Own Damge Policy	Policy Schedule
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN155RPMT0004V01202526	Policy Schedule
3	**Structure** Indemnity & Fixed Benefit	Policy Schedule
4	**Interests Insured** • Motor Own Damage • Motor Third Party • Motor Personal Accident (if opted)	Policy Schedule
5	**Sum Insured / Motor Insured Declared Value** Sum Insured Motor Own Damage - Your Sum Insured (IDV): As mentioned in the policy schedule Motor Third Party - Your Sum Insured is as per the MV Act Motor Personal Accident - Your Sum Insured is INR 15 lakhs (if opted) Below is an illustration table showing depreciation for arriving at IDV for vehicles aged up to 5 years	

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 year	20%

	Exceeding 2 years but not exceeding 3 year: 30% Exceeding 3 years but not exceeding 4 year: 40% Exceeding 4 years but not exceeding 5 year: 50%	
6	**Policy Coverage** • Motor Own Damage - Covers damage to your vehicle for the policy period as defined in the Policy Schedule Pay-as-you-Drive (PAYD) - This is a usage-based insurance product. You will receive a discount on the Own Damage (OD) section premium based on the Committed Kilometers declared at the time of policy inception. Coverage under the Own Damage Section will be available either up to: a) The Committed Kilometers (Odometer reading at policy inception + Committed Kilometers); or b) The Policy end date, whichever is earlier. If the Committed Kilometer Limit is exhausted before policy expiry, you can purchase a Top-up to continue OD coverage. Kilometer Plans Available: - Plan 1: Up to 5,000 km per annum - Plan 2: 5,001 km to 7,500 km per annum - Plan 3: 7,501 km to 10,000 km per annum - Plan 4: 10,001 km to 15,000 km per annum Top-up Options: - 2,500 km Top-up - 5,000 km Top-up - Unlimited km Top-up (coverage till policy expiry) Top-up can be purchased through the Navi mobile application or by contacting Customer Service. • Motor Personal Accident (if opted by you) - Covers you for the policy period	Section I, II & III

	as defined in the Policy Schedule	
7	**Add-On Covers:** Following add-on covers are available under the product. Please check your Policy Schedule for the add-on covers as opted and applicable to your policy, only the add-on covers opted by You and mentioned in the Policy Schedule will be applicable to your Policy: **Sr. No.** | **Name of the Add-On** | **UIN** | **Sum Insured** 1 | Enhanced Pillion Rider Personal Accident | IRDAN155RP0001V01201819/A0036V01201819 | As per Policy Schedule 2 | Consumable Expenses | IRDAN155RP0001V01201819/A0004V01201819 | As per Policy Schedule 3 | Roadside Assistance | IRDAN155RP0001V01201819/A0034V01201819 | As per Policy Schedule	
8	**Loss Participation** Compulsory Deductible: Your compulsory deductible, listed in your policy schedule, depends on your vehicle's engine size or kilowatt (KW) rating: • ₹100 for all Motorized Two Wheelers	
9	**Exclusions** PAYD Specific Exclusions: - Claims under OD section after exhaustion of Kilometer Limit without valid Top-up - Claims where odometer reading cannot be verified due to tampering - Refusal to provide odometer verification when requested The Company shall not be liable under this Policy in respect of 1. Any accidental loss damage and/or liability caused sustained or incurred outside the geographical area stated in the schedule. 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 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. (i) Any accidental loss or damage to any property whatsoever or any loss expense whatsoever resulting or arising there from or any consequential loss. (ii)	General Exceptions

	Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contaminations 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.	
10	**<u>Special Conditions or Warranties (if any)</u>** Warranty 1. It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy Schedule. No liability shall attach under this Policy in respect of any Accident/loss prior to the time and date of commencement of Period of Insurance. If this policy is preceded by break-in insurance, it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the Schedule. Special conditions 1. The Company may at its own option 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: 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. 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. 2. The insured shall take all reasonable steps to safeguard the vehicle from loss or	

	damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk. 3. The Insured should expeditiously provide the Insurer and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and 4. The Insured should allow the Insurer and its representatives and appointees to inspect the Insured Vehicle or any other material items. Please refer to your Policy Schedule for any additional warranty and special condition.	
11.	**Admissibility of Claim** In case of Own Damage claim, claim will be admissible only if loss/damage of vehicle due to below perils: ▪ fire explosion self-ignition or lightning; ▪ burglary housebreaking or theft; ▪ riot and strike; ▪ earthquake (fire and shock damage) ▪ flood typhoon hurricane storm tempest inundation cyclone hailstorm frost ▪ accidental external means ▪ malicious act ▪ terrorist activity ▪ whilst in transit by road rail inland waterway lift elevator or air ▪ landslide/rockslide Claims will be admissible under Third Party liability Claims only if your Vehicle has caused accidental bodily injury or damage to property of third party, subject to terms and conditions of the policy and provisions of Motor Vehicles Act. Claim will be admissible under Personal Accident Cover for Owner Driver only if you have received accidental bodily injury while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, subject to terms and conditions of the policy. **Reporting of Loss Occurrence**	

Call our Helpline number **+91 7406012341** or Email us - **insurance.help@navi.com.**

Notice shall be given to the Company immediately upon the occurrence of any accident,loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claiming writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. The Third Party should lodge a FIR at the local police station. All third-party liability claims are settled in a Motor Accident Claims Tribunal (**MACT**) as envisaged under the Motor Vehicle Act, 1988. The third party must file a case at the local tribunal.

Duty of Care

You shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at your own risk.

Situations where your Vehicle Insurance Claim might get Rejected

- Damage due to drunk driving
- Driving without a valid driving license
- Damage which is not a direct result of an accident
- Damage due to wilful negligence
- If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means.
- Due to exclusions mentioned in the Policy Wordings. Please refer to exclusions provided in the Policy Wordings.

Criteria for considering a vehicle as Total loss/ Constructive Total loss (TL/CTL) A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV. In case of any theft or Total loss/Constructive total loss, IDV mentioned on the Policy schedule shall be the maximum claim amount payable under the policy.

Own Damage sample claim calculation process for Partial loss (without the add on covers)

A)	Gross Assessed liability	INR 20,000
B)	less: Depreciation (if applicable)	(INR 4,000)
C)	Net Assessed liability (A-B)	INR 16,000
D)	less: Compulsory Deductible	INR 1,000
E)	Net Payable Amount (C-D)	INR 15,000

(Please Note: Above mentioned calculation is for illustration purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in the policy schedule).

Criteria for considering a vehicle as Total loss/ Constructive Total loss (TL/CTL) in case of Total Theft:

In case of total theft, the customer is eligible for the settlement of claim and will be indemnified as per the IDV subject to necessary documents and Terms and Conditions of the policy:

- Intimate to insurance companies immediately post occurrence of loss as per condition No. 1 and also, intimate to the police authorities immediately for tracking the stolen vehicle on priority in order to detect the crime.
- Necessary documents to be submitted for admissibility and processing the claim conclusively [list of such documents uploaded on company's official website as per attached PDF]
- Non traceable reports must be submitted for confirming that the vehicle is not traceable by the authorities.
- Processing of payment in claim is subject to submission of original documents

	such as Registration certificate, Form 35, NOC, subrogation, indemnity bond and set of original keys of stolen vehicle. ▪ Insurer will cancel the Own Damage insurance effective the date of theft post settlement of claim Note: the above settlement would be subject to payment to financier or NOC from financier and submission of original documents requested by the insurer.	
12.	**<u>Policy Servicing - Claim Intimation & Processing</u>** For policy servicing, you can reach us through: ● Claims Contact Number: **+91 7406012341** ● Email: **insurance.help@navi.com** While notifying the claim, following information should be provided: ● Name of insured ● Insured contact numbers ● Policy number ● Date and time of loss ● location of loss ● Nature and approximate extent of loss ● Place and contact details of the person at the loss location <u>Own Damage Claims:</u> 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". A survey will be conducted before you carry out the repair by the surveyor at the garage. Please refer to the policy for details regarding the survey process. 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: 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.

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

Following are the documents that will be needed for survey and processing of Own Damage claim:

- Claim Form completely filled and duly signed by Insured (CEO's seal needs to be affixed in case the insured is a Firm/Company)
- Copy of Registration Certificate (original for verification)
- Copy of Motor Driving license of the person driving the vehicle at the time of accident (original for verification)
- Police Report / Panchnama (In case of Partial Theft / Third Party property damage / Death / Body Injury / Damage due to Riot, Strike and Malicious act)
- KYC documents (Address Proof as per policy & ID proof) if claim amount exceeds Rs. 1 lakh.
- Canceled Cheque (CTS complied) or Filled NEFT Mandate form for online transfer of claim payment. (For reimbursement claims only).

<u>Own Damage Claim Settlement:</u>

1. After receipt of all relevant claim documents, surveyor will assess the loss and issue work order.
2. The surveyor may conduct re-inspection once repairs are completed.
3. NAVI GI will issue a Claim Amount Confirmation (CAC) on receipt of original/proforma repairing bill.
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 a Satisfaction letter signed by you (CEO's seal needs to be affixed in case the insured is a Firm/Company) to the garage.

We will release claim payment within 7 working days after receipt of al claim document.

legal liability Claims: Claim payment will be settled as awarded by court or as agreed between the Company and Third Party.

Documentation for liability claims:

- Policy Copy
- Copy of Registration Book
- Copy of Motor Driving license of the person driving the vehicle at the time of accident
- Police Panchanama /FIR

Personal Accident Claims: Claims will be settled post receipt of necessary documents.
We will require following documents to process your claim. You may provide the same to enable us to promptly settle your claim.

Documents for Personal Accident Claims

- Policy copy
- Certificate of 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* (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 to the policy for detailed documentation requirements.	
13	**Grievance Redressal and Policyholders Protection** To understand, appreciate, and enjoy insurance—we're here for you. However, if you aren't satisfied—please feel free to connect with us on the following channels. a. Call us on our grievance number: +91 81475 44555 (From 7 am to 10pm) for any queries that you may have! b. Email your queries to insurance.help@navi.com. c. For Senior Citizens, we have a special cell and our Senior Citizen Customers can email us at seniorcare@navi.com for priority resolution. d. Visit our website www.naviinsurance.com to register your policy related requests. To register any policy-related requests, please visit our website at www.naviinsurance.com or write to us at insurance.help@navi.com. e. You may visit for registration of grievances https://bimabharosa.irdai.gov.in/ f. You can also dispatch your letters to us at: Vaishnavi Tech Square, 10th Floor, Iballur Village Tauk, Bagalur, Begur, Bengaluru, Karnataka 560102 **If you are not satisfied with the redressal of grievance through one of the above methods, you may contact the grievance officer at gro@navi.com**	Grievance Redressal Procedure

	If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach the Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.	
14	**Obligation of the Policyholder** a. To disclose all information correctly sought correctly by the insurer at the time of filling the proposal form. b. In case of any change/modification/addition to the already declared information the same shall be brought to the notice of the insurer immediately. c. Non-disclosure of material information may affect the claim settlement	