

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy.

Please refer to the policy document for detailed terms and conditions.

Sl. No	Title	Description	Policy/Clause Number															
1	Product Name	Navi Commercial Vehicle Liability Only Insurance	NA															
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN155RP0003V02201718	NA															
3	Structure	Sum insured offered on indemnity basis.																
4	Interests Insured	Third Party Liability & Personal accident cover	NA															
5	Sum Insured/ Value Scope	1. Third Party Liability - unlimited 2. Personal accident cover : <table><thead><tr><th></th><th>Benefit</th><th>Scale of Compensation</th></tr></thead><tbody><tr><td>i</td><td>Death</td><td>100%</td></tr><tr><td>ii</td><td>Loss of two limbs or sight of two eyes or one limb and sight of one eye.</td><td>100%</td></tr><tr><td>iii</td><td>Loss of one limb or sight of one eye</td><td>50%</td></tr><tr><td>iv</td><td>Permanent total disablement from injuries other than named above.</td><td>100%</td></tr></tbody></table>		Benefit	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%	Clause Liability to Third Parties, Clause Personal Accident Cover to Owner Driver
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6	Policy Coverage	A. Liability to Third Party: Provides Protection against - Any legal liability arising out of the use of the vehicle, towards third parties arising on bodily injury to / on death of a person and any damage caused to third party property. 1. Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicles Act.	Clause Liability to Third Parties, Clause Personal Accident Cover to Owner Driver															

Navi Commercial Vehicle Liability Only Insurance Policy | Policy Wordings | UIN : IRDAN155RP0003V02201718

Navi General Insurance Limited

E: insurance.help@navi.com | T: 1800 123 0004 | www.navi.com/insurance | CIN: U66000KA2016PLC148551 | IRDAI
Registration Number: 155 | Registered Office: Vaishnavi Tech Square, 10th Floor, Iballur Village, Begur Hobli, Bengaluru,
Karnataka- 560102

		2. Damage to property other than property belonging to the insured or held in trust or in the custody or control of the Insured up to the specified limit. Optional Covers: A. Personal Accident Cover for Owner Driver: Provides cover against - Bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured for Rs. 15 lakhs; provided the owner holds a valid driving license. Compensation will be paid as per the following scale: <table><tr><td></td><td>Benefit</td><td>Scale of Compensation</td></tr><tr><td>i</td><td>Death</td><td>100%</td></tr><tr><td>ii</td><td>Loss of two limbs or sight of two eyes or one limb and sight of one eye.</td><td>100%</td></tr><tr><td>iii</td><td>Loss of one limb or sight of one eye</td><td>50%</td></tr><tr><td>iv</td><td>Permanent total disablement from injuries other than named above.</td><td>100%</td></tr></table> B. Additional Legal liabilities: The policy offers optional coverage for additional legal liabilities, including those for paid drivers, conductors, cleaners, employees driving or traveling in the vehicle, and non-fare paying passengers.		Benefit	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%	
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7	Add on Cover	NA																
8	Loss participation	NA																
9	Exclusions	The Company shall not be liable - 1. If the vehicle insured herein is used otherwise than in accordance with the 'Limitations as to Use' provision. 2. If a vehicle is driven by any person other than a Driver as stated in the Driver's Clause. 3. In respect of any claim arising out of any contractual liability. 4. In respect of an employee during the course of employment except so far as is necessary to meet the requirements of the Motor Vehicles Act. 5. In respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) except so far as is necessary to meet the requirements of the Motor Vehicles Act. 6. War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil	Clause General Exceptions															

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		War, Mutiny, Rebellion Military or usurped power, nuclear weapons material.	
10	Special Conditions and warranties (If Any)	1. Your Obligations - You have some obligations to fulfill. You must: - Take all reasonable steps to maintain the insured vehicle in efficient condition and the company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the insured. - Disclose all material facts about the risk. Non-disclosure of material facts may prejudice liability under the policy. - Make true and full disclosure in Your claim and documents supporting the claim. - Give us full cooperation for inspection and investigating the claim that You will make. - Inform to Us change in circumstances such as if You change Your vehicle number, You make any addition, alteration, extension to structure of Your vehicle. 2. Renewal of Policy - End of Policy: This Policy will expire at the end of the Policy Period. - Renewal is not automatic, We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation on Your part. - Application for renewal: If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount. - Policy coverage, premium, and terms and conditions of the policy may change on renewal.	Clause Conditions B, Clause Conditions D
11	Admissibility of the claim	- Broad principle of admissibility of claims: - Policy valid and active as on the date of loss - Involvement of insured vehicle in the accident - Broad principle of denial of claims: - Policy obtained by misrepresentation of material facts	NA

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		2. 64VB compliance 3. Date of loss outside policy period 4. Victims should be third party 5. Any fraud and misrepresentation ● Claim calculation process : ○ Death - Annual income + Future prospect - personal expenses x multiplier + non-pecuniary damages ○ Injury - Annual income x multiplier x disability % + Medical expense incurrent + non-pecuniary damages ○ Property Damages - Repair expenses - paid amount under own damage claim	
12	Policy Servicing Claim Intimation and Processing	1. Call Us: Toll Free 1800 123 0004 2. Email: insurance.help@navi.com 3. Email for Senior Citizens- seniorcare@navi.com 4. Visit our website: https://www.naviinsurance.com/service/ 5. Walk in for assistance 6. Dispatch your letters to us at – Corporate Office: Navi General Insurance Limited, Vaishnavi Tech Square, 10th Floor, Iballur Village, Begur Hobli, Bengaluru, Karnataka- 560102 7. Escalation – ● First Escalation – Contact Customer Experience Team at - insurance.help@navi.com ● Second Escalation - Email to Grievance Redressal Officer at – gro@navi.com Turn Around Time (TAT) for claims settlement 30 days from the date of last document receipt Claim 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 ● Notice from Court	Clause Conditions A, Clause Grievance Redressal Procedure

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		For Liability cases: Claim payment will be settled as awarded by court or as agreed between the Company and Third Party. Personal Accident: Claims will be settled post receipt of necessary documents as per table of benefits. We will require the following documents to process your claim. You may provide the same to enable us to promptly settle your claim. 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 Panchnama /FIR 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 below is illustrative but not exhaustive. We may request you to provide more documents depending upon the nature of loss and circumstances.	
13	Grievance Redressal and Policyholders Protection	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: 1. Our Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: Navi General Insurance Limited Registered Office: Vaishnavi Tech Square, 10th Floor, Iballur Village, Begur Hobli, Bengaluru, Karnataka- 560102	Clause Grievance Redressal Procedure

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		E-mail: gro@navi.com Toll free: 1800 123 0004 2. Consumer Affairs Department of IRDAI 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.irda.gov.in. 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. c. You can visit the portal http://www.policyholder.gov.in for more details.	
14	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement Disclosure of other material information during the policy period. Insurer to specify the material information	Clause Conditions B

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