

NAVI TWO WHEELER LIABILITY ONLY INSURANCE CUSTOMER INFORMATION SHEET ("CIS")

Please note this CIS provides only key information about your policy ("Policy"). Please refer to the policy document for detailed terms and conditions. In case of any conflict the terms and conditions mentioned in the policy document shall prevail.

S. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/Clause Number
1	Product Name	Navi Two Wheeler Liability Only Insurance	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN155RP0002V02201718	
3	Structure	Both Indemnity basis i.e. liability to third parties & benefit basis i.e. personal accident cover for owner-drive (if opted)	
4	Interests Insured	1. Liability to Third Parties arising out of the use of the insured vehicle 2. Personal Accident Cover for Owner-Driver of the insured vehicle (if opted)	
5	Sum Insured/Motor Insured Declared Vehicle Scope	For Liability to Third Parties - For Third Party Property Damage- Up to INR 1 lakh - For Third Party Death / bodily injury – No Limit (Motor Accidents Claim Tribunal decides the third-party insurance death claim amount based on the available documentation) Personal Accident Cover for Owner-Driver (If opted) – Up to INR 15 lakhs	
6	Policy Coverage (Subject to the terms, conditions, exceptions and liabilities of the Policy)	Liability to Third Parties: Subject to the limits of liability as specified in the Policy Schedule, the Company will indemnify the insured in the event of accident caused by or arising out of the use of the motor vehicle anywhere in India against all sums which the insured shall become legally liable to pay in respect of: 1. death of or bodily injury to any person so far as it is necessary to meet the requirements of Motor Vehicles Act. 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 limit specified in the schedule.	Liability to third parties 1.1 1.2
		Personal Accident Cover for Owner-Driver (if opted):: The Company shall pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting from or travelling in the insured vehicle as a co-driver, caused by violent, accidental, external and visible means which independently of any other cause shall within six calendar months of such injury result in	Personal Accident Cover for Owner-Driver

		Nature of Injury	Scale of Compensation	
		Death	100%	
		Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	
		Loss of one limb or sight of one eye	50%	
		Permanent total disablement from injuries other than named above	100%	

7	Add-On Covers	Not Applicable	
8	Loss Participation	Not Applicable	
9	Exclusions	General Exceptions (Base Product) The Company shall not be liable under this Policy in respect of the below mentioned: - The Company shall not be liable in respect of any claim arising whilst the vehicle insured herein: (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. - The Company shall not be liable in respect of any claim arising out of any contractual liability. - Except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988 (including any amendments thereto) the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment. - Except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Company shall not be liable 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) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises. - The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed 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 consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, 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. 6.The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.	
10	Special Conditions & Warranties	The Policy may be renewed on or before the end of the Policy Period subject to realization of renewal premium. Also, we may exercise the 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.	
11	Admissibility of Claim	<u>Admissibility of Claim</u> Claims will be admissible under Third Party Liability Claims only if the insured vehicle has caused accidental bodily injury or damage to property of a third party, subject to terms and conditions of the Policy and provisions of Motor Vehicles Act, 1988. Claim will be admissible under Personal Accident Cover for Owner Driver, if opted, 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. <u>Reporting of Loss Occurrence</u> Call our Helpline number +91 8147544555 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. <u>Situations where your Vehicle Insurance Claim might get Rejected</u> ▪ Claim filed too late ▪ Violating Traffic Rules ▪ Due to drunk driving ▪ Driving without a valid driving license ▪ 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. Sample claim calculation process (without the add on covers) ▪ All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT).	

		- There is no limit on the liability covered for Injury or death of the third party and compensation will be decided by the Motor Accident Claims Tribunal (MACT). - Third-party Property damage is capped at RS. 7.5 lakh, any damage exceeds the upper limit, the balance has to be paid by You.	
12	Policy Servicing - Claim Intimation & Processing	- Claims Contact Number: +91 8147544555 - Email: insurance.help@navi.com - You can connect with our customer service team at the time of occurrence for its intimation . - You need to file a FIR with the police and obtaining a charge sheet for the occurrence, - You have to approach a motor claims lawyer who files a case in special court, the motor accident claims tribunal - The motor accident claims tribunal would examine the evidence and decide the verdict. - Claim settlement TAT (Turnaround time) will be depending on the hearing of courts (MACT)	
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. - Call us on our grievance number: +91 81475 44555 (From 7 am to 10pm) for any queries that you may have! - Email your queries to insurance.help@navi.com. - For Senior Citizens, we have a special cell and our Senior Citizen Customers can email us at seniorcare@navi.com for priority resolution. - 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. - You may visit for registration of grievances https://bimabharosa.irdai.gov.in/ - 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 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.	Grievance Redressal Procedure

14	Obligation of 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	
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