

NAVI PRIVATE CAR PACKAGE INSURANCE ADD ON COVERS

POLICY WORDINGS

Definitions:

- i. We, Us, Our, Ourselves- means NAVI GENERAL INSURANCE LIMITED.
- ii. You, Your, Yourself - means or refers to the person or persons or entity described in the Schedule as the insured.
- iii. Occupant means - any non-fare paying passenger seating in the vehicle with insured's consent.
- iv. Paid Driver means - any person with effective and valid driving license in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 and employed as a driver by insured to drive the vehicle.
- v. Constructive Total Loss - A vehicle will be a Constructive Total Loss (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.
- vi. Injury - means Accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner
- vii. Policy Period - The period stated in the schedule during which the policy is valid and operative.
- viii. Hospital / Nursing Home - means any institution established for In-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishment (Registration and Regulation) Act,2010 or under enactments specified under the Schedule of Section 56 (1) of the said Act.
- ix. Ambulance - means a motor vehicle registered as an Ambulance.
- x. Authorized workshop / Garage /Service Station - A motor vehicle repair workshop / garage /service station authorized by us.
- xi. In-patient Care - means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
- xii. Medical Expenses - means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of an Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other Hospitals or doctors in the same locality would have charged for the same medical treatment.
- xiii. Accident or Accidental - means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- xiv. Hospitalisation - means admission in a Hospital for a minimum of 24 consecutive "In patient care" hours except for specified procedures / treatments, where such admission could be for a period of less than 24 consecutive hours
- xv. Outpatient (OPD) Treatment - means the one in which the Insured visits a Nursing Home/ Hospital for Diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
- xvi. Breakdown Mechanical or Electrical Breakdown to the vehicle due to defect, breakage, or part malfunctioning, that prevents the vehicle from being started or used in a safe condition, where the circumstances of the above causes are attributable to the services included in the Manufacturer's Warranty conditions.

The following are also considered as breakdown of the Vehicle:

- a) Lack of Fuel
- b) Change of Fuel
- c) Run Down Battery

Roadside Assistance (UIN: IRDAN155RP0002V01201819/A0083V02201819)

What is covered:

We will provide you the following emergency assistance services during the Policy Period through Our network garages or service providers, provided that the services will be provided on best effort basis in an area where we have our presence through our network garages or through the network of our service providers.

Following are the services that are offered:

1. Repair and Towing Assistance Service for Flat Tyre

In the event insured Vehicle is immobilized due to a flat tyre, you will get the assistance of a vehicle technician to replace the flat tyre with the spare Stepney tyre of the Vehicle at the location of breakdown. In case the spare tyre is not available in the insured Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by you.

2. Flat Battery – Jump Start Service

In the event insured Vehicle is immobilized, due to rundown battery, you will get the assistance of a Vehicle technician to jump start the Vehicle with appropriate means. If the run-down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by you. All costs involved in charging of the run-down battery will also be borne by you.

3. Repair on the spot

In the event insured Vehicle breaks down due to a minor mechanical / electrical fault making it immobile and immediate repair on the spot is deemed possible, you will get the assistance of a vehicle technician for repairing the breakdown at the location of breakdown. Cost of Material & Spare Parts, if required, to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by you.

4. Spare Key Retrieval / Service for Keys Locked Inside

If the keys of the insured vehicle are broken, lost or misplaced, and in case you need and request to arrange for another set from your place of residence the same will be arranged after receiving the requisite authorizations from you with regards to the person designated to hand over the same to you provided the distance between the two locations are less than 50 kms. You may be requested to submit an identity proof at the time of delivery of the keys. However, if the distance between the two locations (residence & place where the keys are required) are more than 50 kms the keys will be sent by courier. Alternatively, in case the keys are lost the vehicle shall be towed to a nearest safe place.

5. Fuel Support (Emergency Fuel Delivery)

In the event insured Vehicle runs out of fuel and hence is immobilized, you will get the assistance of emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown.

6. Emergency Towing Assistance

a) In case of Break-down:

In the event insured Vehicle suffers an immobilizing break down due to a mechanical or electrical fault which cannot be repaired on the spot, you will get the assistance in towing the vehicle to the nearest garage, using the best available towing mechanism, within a radius of 100 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at the vendor's actual rates.

b) In case of an Accident:

In the event insured Vehicle suffers an immobilizing break down due to an accident, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism within a radius of 100 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at the vendor's actual rates.

c) Towing in case of incorrect Fuelling:

In the event of the Insured vehicle being immobilized due to incorrect fuelling, you will get assistance in making the arrangement for vehicle to be towed to nearest garage using the appropriate towing mechanism within a radius of 100 km's from the location of breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you.

7. Breakdown support over phone

In the event insured vehicle is immobilized due to a breakdown you will be assisted over phone and try to resolve the problem then & there.

8. Facilitate finding closest dealer

In case of specific request received from you about providing the contact details of the nearest dealer the same will be provided to you.

9. Customer conference calling

For seamless & speedy services, a conference call (wherever required) between the insured, the assistance provider and ourselves will be arranged. You will be kept updated on the progress of intervention.

10. Concierge Services:

a) SMS Relays/Emergency Message Service

In the event of breakdown or accident to your insured vehicle under our policy your urgent messages will be relayed to a person of your choice.

b) Continuation / Return Journey (Taxi Support)

In the event the insured vehicle is immobilized outside the municipal/corporation limits of your home city, and the vehicle cannot be repaired the same day, we shall, make arrangement for an alternate hired car/ taxi of same vehicle class on best effort basis. However, in case the same vehicle class is not available owing to geographical or other constraints, you will be provided the next best class of vehicle available. All such expenses will be borne by you.

c) Hotel Accommodation:

In the event insured vehicle is immobilized and cannot be repaired the same day, you will get the assistance in organizing for Hotel accommodation near the location of the event. You will have to bear the cost of stay and you will be informed of the amount to be paid in advance directly to the Hotel and we will pay the amount if opted and shown in the policy schedule.

d) Ambulance Arrangement:

In the event the insured vehicle is immobilized outside the Municipal / corporation limits of your home city, you will get assistance and arrangement for an ambulance, if required. You will have to bear the cost related to this service and will be paid directly to vendor.

e) Medical Co-ordination:

In case of specific request received from you about providing the contact details of the name, address, telephone number of physician, hospitals, clinic, dentist and dental clinics the same shall be provided. However, the quality of medical services of the referred service providers cannot be guaranteed.

f) Pick up of repaired vehicle:

In the event insured Vehicle suffers an immobilizing breakdown/accident which is outside the limits of your home city, and the vehicle is towed to the nearest garage which determines that the vehicle cannot be repaired the same day, you will get the assistance to pick the vehicle from the location of incident and transport it to the desired location by providing driver facility service after the vehicle is fully repaired. The cost of driver shall be borne by you.

Important Note: You will not be required to pay for labour cost and round-trip conveyance costs of the service provider except cost of material/spare parts and conveyance/transportation cost to obtain them if required, to repair the Vehicle and any other cost specifically mentioned in the above services.

We will make our best effort to provide you various services within 3 hours of reporting. Further, If your insured vehicle is immobilized due to breakdown, and is eligible for services, but as a rare chance, you do not get the eligible assistance as mentioned above, you will be reimbursed the costs incurred for towing the insured Vehicle to the nearest garage not exceeding Rs.2000/- per event for towing or Rs.250/- per event for other services. To qualify for reimbursement, you must have called the toll-free number and obtained an authorization, prior to availing external service and must provide necessary documents justifying the event and the actual costs borne. However, in case you were unable to contact us due to failure on the part of the call centre, the same will also be considered as provided above.

Geographical territory

These services are available on National highways, State highways and motorable roads of cities within mainland India.

Limitations

The Services will be provided on a best effort basis, subject to regulations in force locally.

The services would not be provided under following conditions:

1. Acts of God (including exceptional adverse weather conditions), Earthquake, Fire (not caused by the negligence of either party), War (declared or undeclared), Invasion, Rebellion, Revolt, Riot (other than among employees of either party), Civil Commotion, Civil War, Acts of Terrorism, Nuclear Fission, Strike, Act(s) of omission/ commission by any concerned, Government(s), or Government agencies, Judicial or Quasi-Judicial authorities.
2. Loss of or damage to luggage or other personal effects that might occur during the services performance.
3. Vehicles should not be used for the purpose of racing, rallying, motor-sports, or in any instance where the Vehicle is not being used /driven in accordance with applicable laws and regulations.
4. Not covered events: Any service not-covered here, if provided shall be at your own expense.
5. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...), merchandise, perishable goods, research and scientific equipment, building equipment, furniture, etc. shall not be transported.
6. This Emergency service is available when the Covered Vehicles suffers a breakdown while riding. It is not available for routine repairs/services at user's home or other location.
7. We/Vendor will not be accountable, responsible or liable for consequential damages arising out of repair on the spot/ towing or any other roadside assistance services.

Process for Receiving Services:

Entitlement

In order to entitle the relevant Users to the Services, the insured Vehicle must be immobilised within the Covered geographical territory. A vehicle is considered as immobilised as long as it cannot be driven as a result of a breakdown

Navi Private Car Package Insurance Add on Covers | UIN: IRDAN155RP0002V01201819

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or an accident. However, the state of being out of use for maintenance or repair purposes is not considered as immobilisation.

Procedure

- Contact us/service provider on Toll-Free number mentioned in your policy immediately on any incident.
- Get the prior approval before taking any initiative or incurring any expenses.
- Comply with the solutions recommended.
- Take all reasonable measures to limit and prevent possible consequences of the Breakdown.
- Provide Us your / user beneficiary Information.