

CORONA RAKSHAK POLICY, NAVI GENERAL INSURANCE LIMITED

CUSTOMER INFORMATION SHEET

S. No	Title	Description	Refer to Policy Clause Number						
1	Product Name	Corona Rakshak Policy, Navi General Insurance Limited							
2	What am I covered for	Covid Cover Lump sum benefit equal to 100% of the Sum Insured shall be payable on positive diagnosis of COVID, requiring hospitalization for a minimum continuous period of 72 hours. The positive diagnosis of COVID shall be from a government authorized diagnostic centre.	4.1						
3	What are the major Exclusions in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:							
	a.	Admission primarily for investigation & evaluation	6.1						
	b.	Any diagnosis which is not related and not incidental to COVID is not covered in this Policy	6.2						
	c.	Testing done at a Diagnostic center which is not authorized by the Government shall not be recognized under this Policy	6.3						
4	Waiting Period	The Company shall not be liable for any claim arising under the policy within 15 days from the first policy commencement date with Us.	5						
5	Payment basis	Benefit basis							
6	Claims	The insured person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified hereunder. <table border="1" style="margin-top: 10px; width: 100%;"> <thead> <tr> <th style="background-color: #d9e1f2;">S. No.</th> <th style="background-color: #d9e1f2;">Type of Claim</th> <th style="background-color: #d9e1f2;">Prescribed Time limit</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Covid Cover</td> <td>Within thirty days of date of discharge from hospital following positive diagnosis for COVID</td> </tr> </tbody> </table>	S. No.	Type of Claim	Prescribed Time limit	1	Covid Cover	Within thirty days of date of discharge from hospital following positive diagnosis for COVID	7.2
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1	Covid Cover	Within thirty days of date of discharge from hospital following positive diagnosis for COVID							

Navi General Insurance Limited

(Formerly known as DHFL General Insurance Limited)

Corona Rakshak Policy, Navi General Insurance Limited | UIN : NAVHLIP21105V012021

Registered & Corporate Office : 402, 403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (East), Mumbai - 400 099.

Toll Free: 1800-123-0004 | Fax : 022-4001 8251 | Website : www.cocogeneralinsurance.com | Email : mycare@cocogeneralinsurance.com

CIN : U66000MH2016PLC283275 | IRDAI Registration Number : 155

7	Policy Servicing	<p>a. Call Us: Toll Free 1800 123 0004 (From 8 am to 8 pm)</p> <p>b. Email: mycare@cocogeneralinsurance.com Email for Senior Citizens- seniorcare@cocogeneralinsurance.com</p> <p>c. Register & Track Queries: Visit our website www.cocogeneralinsurance.com to register & track your queries and complaints.</p> <p>d. Walk in for assistance</p> <p>e. Dispatch your letters to us at – Navi General Insurance Limited 402,403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (East), Mumbai – 400099. Maharashtra.</p> <p>f. Escalation –</p> <ul style="list-style-type: none"> - First Escalation – Contact Customer Experience Team at - Manager.CustomeExperience@cocogeneralinsurance.com - Second Escalation - Email to Head Customer Experience and Grievance Redressal Officer at – Head.CustomerExperience@cocogeneralinsurance.com 	
	Grievances/ Complaints	<p>a. Details of Grievance redressal officer – Phone - 022 - 40018100 Email - Head.CustomerExperience@cocogeneralinsurance.com</p> <p>b. IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/</p> <p>c. Insurance Ombudsman The contact details of the Insurance Ombudsman offices have been provided as Annexure- A of Policy document.</p>	9
8	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	8.1
<p>Legal Disclaimer Note: 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>			

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