

APOLLO MUNICH HEALTH INSURANCE COMPANY LIMITED



Grievance Management

Procedural Code

2/16/2009

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Process & Organization Support

Philosophy

To handle customer grievances, Apollo Munich Health has implemented a system where we target:

- Policy issuance within committed TAT
- Internal control on error rates
- 100% resolution of every customer grievance

Organization

To help achieve the target of Document Issuance and Non-Suit Claim settlement, Apollo Munich Health has a full fledged grievance cell in the organization. This cell will be headed by the Head of Customer Service, who will be based out of the Headquarters, in Gurgaon.

The Grievance Cell will have representatives in regional and branch offices.

Process

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- The Apollo Munich Health Web site : www.apollomunichinsurance.com
- E-mail : customerservice@apollomunichinsurance.com
- Fax : 0124-4584111
- Telephone : 1800-102-0333
- Courier : Any of our Branch office or corporate office **(Address provided in this document)**

The customer can approach the grievance cell at the branches during working hours from Monday to Friday.

In addition 3-4 PM on every Friday has been earmarked as 'meet the customer hour' where customer can approach Apollo Munich Health offices and get the grievances answered.

Apollo Munich Health representatives have been trained to handle grievance with empathy.

The process followed for addressing the grievance will be:

- 1) All grievances will be given acknowledgement receipt within 3 working days of receipt.
- 2) All couriers and fax will be answered /acknowledged from the respective regional / branch office.
- 3) All grievances from walk in customer on Friday will be acknowledged right away.
- 4) Based on the type of grievance, Apollo Munich Health Insurance Company Limited will try to provide solution within 2 weeks
- 5) In case there is no revert to your query in 2 weeks, the customer will have the right to approach the Head of Grievance Cell directly at :-

Suraj Mishra
Grievance Redressal Cell
Apollo Munich Health Insurance Co. Ltd.,
Central Processing Center
iLABS Centre, 2nd & 3rd Floor, Plot No 404 - 405,
Udyog Vihar, Phase – III, Gurgaon-122016,
Land - STD - 0124-4584320; Fax - 0124 – 4584111
Email-GRO@apollomunichinsurance.com

- 6) The Head of Grievance redressal Cell will acknowledge the receipt of grievance within 3 days of receipt.
- 7) Head Grievance Cell will respond to the grievance within 2 weeks from acknowledgement of receipt.
- 8) If the customer is not satisfied with our redressal of your grievance through one of the above methods, you may approach the nearest Insurance Ombudsman for resolution of your grievance. The contact details of Ombudsman offices are attached with this document

Address of Central Processing Unit & Branch Offices

Grievance redressal officer	Address 1	Pincode
GRO, Apollo Munich Health Insurance Company Limited	2nd & 3rd Floor, iLABS Centre, Plot No-404 -405, Udyog Vihar, Phase-3, Gurgaon	122016
Grievance Officer, Apollo Munich Health Insurance Company Limited	1st Floor, 6&7,B. K. Roy Court, Asaf Ali Road	110002

Grievance Officer, Apollo Munich Health Insurance Company Limited	806, Vjai City Point, Ahinsa Circle, Ashok Marg, C-Scheme	302001
Grievance Officer, Apollo Munich Health Insurance Company Limited	2rd Floor, Halwasiya Commerce House, Habibullah Estate, 11, M G Marg, Hazratganj	226001
Grievance Officer, Apollo Munich Health Insurance Company Limited	4th Floor, SCO 50-51, Sector - 34A	160022
Grievance Officer, Apollo Munich Health Insurance Company Limited	2nd Floor, SCO - 146, Feroze Gandhi Market	141001
Grievance Officer, Apollo Munich Health Insurance Company Limited	103, Upper Ground Floor, ITL Twin Towers, Netaji Subhash Place, Ring Road, Pitampura	110034
Grievance Officer, Apollo Munich Health Insurance Company Limited	3rd Floor, N - 23, Sector -18, Noida	201301
Grievance Officer, Apollo Munich Health Insurance Company Limited	204, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar	110092
Grievance Officer, Apollo Munich Health Insurance Company Limited	612A, Mahatta Tower, 54, B Block Community Centre, Janak Puri	110104
Grievance Officer, Apollo Munich Health Insurance Company Limited	415, Som Datt Chamber - II, 9 Bhikaiji Cama place	110066
Grievance Officer, Apollo Munich Health Insurance Company Limited	Ground Floor, 29/7, Nangia Park Circle, Shakti Nagar	110 007
Grievance Officer, Apollo Munich Health Insurance Company Limited	FF,SCF -19, Sector - 14	122001

Grievance Officer, Apollo Insurance Company Limited	Munich Health	4th Floor, Radhika, Opp. Mayor Bunglow, Near Law Garden, Ellise Bridge	380006
Grievance Officer, Apollo Insurance Company Limited	Munich Health	7, 562/7, Riverview Apartments, 1st Floor, Congress House Road, Shivaji Nagar	411005
Grievance Officer, Apollo Insurance Company Limited	Munich Health	3rd floor, Navkar Height, New Pandit Colony, Sharanpur Road	422002
Grievance Officer, Apollo Insurance Company Limited	Munich Health	First Floor,Shankeshwar Arcade, Plot No. 73, Ram Ganesh Gadkari Path,Naupada,West	400602
Grievance Officer, Apollo Insurance Company Limited	Munich Health	1st Floor, INIZIO, 101 -104, Cardinal Gracious Road, Chakala, Andheri (E)	400099
Grievance Officer, Apollo Insurance Company Limited	Munich Health	Shop No. 49-50, Arenja Corner, Plot No. 71, Sector - 17, Vashi	400705
Grievance Officer, Apollo Insurance Company Limited	Munich Health	101, Vardhman Chambers, 17, Cawasji Patel Street, Fort	400 001
Grievance Officer, Apollo Insurance Company Limited	Munich Health	GF, Shop No. 1& 2, Bhoomisaraswathi, Ganjawala Lane, Boriwali (W)	400092
Grievance Officer, Apollo Insurance Company Limited	Munich Health	FF, 808(1), Boman Lodge, Dr. Amberdkar Road, Dadar (East)	400014
Grievance Officer, Apollo Insurance Company Limited	Munich Health	Shop No. 213, Sanghvi Square, M G Road, Ghatkopar (West)	400086
Grievance Officer, Apollo Insurance Company Limited	Munich Health	Third Floor, 305-306, Chandra Bhushan Plaza, Swami Sahajanand Chowk, Agra Road, Kalyan (W)	421301

Grievance Officer, Apollo Insurance Company Limited	Munich Health	Aditya JR Towers, 8-2-120/86/9/A&B, 3rd floor, Road No-2, Banjara Hills	500033
Grievance Officer, Apollo Insurance Company Limited	Munich Health	211, Bhuvana Towers, S D Road, Secunderabad	500003
Grievance Officer, Apollo Insurance Company Limited	Munich Health	3rd Floor, Jagirdar Mall 3 (JM3), Mohiuddin Estate, M G Road, Vijayawada	520010
Grievance Officer, Apollo Insurance Company Limited	Munich Health	Office Nos. 105-A, 106-A, 107-A & 108A, 136, First Floor, Cears Plaza, Residency Road, Opp. Bangalore Club	560025
Grievance Officer, Apollo Insurance Company Limited	Munich Health	2nd Floor, Mysore Trade Center, # L - 35,36,37 (36A), B N Road, Opp. KSRTC Busstand	570001
Grievance Officer, Apollo Insurance Company Limited	Munich Health	First floor, 280/8-2, 46th Cross, 7th Main Jaya Nagar, 5th Block, Jayanagar	560041
Grievance Officer, Apollo Insurance Company Limited	Munich Health	Old no:319, New no:4, Valluvar Kottam High Road, Nungambakkam	600034
Grievance Officer, Apollo Insurance Company Limited	Munich Health	39/4967, Uznaz Tower, 5th Floor, Medical Trust Junction, Pallimukku, MG Road, Ernakulam, Cochin	682016
Grievance Officer, Apollo Insurance Company Limited	Munich Health	5th Floor, Classic Towers (P) Ltd., 1547, Trichy Road	641018
Grievance Officer, Apollo Insurance Company Limited	Munich Health	3rd floor, P K N Towers, Naiha Naidu Hall Showroom, 81, Bye - Pass Road	625010
Grievance Officer, Apollo Insurance Company Limited	Munich Health	3rd floor,"UTHRADOM", RBI - Railway Station Road, Panavila Junction	695001

Grievance Officer, Apollo Insurance Company Limited	Munich Health	Flat No – 2 B, 2nd Floor, “DEV REGENCY” , No-6, 1st Main Road, Gandhi Nagar, Adyar	600020
Grievance Officer, Apollo Insurance Company Limited	Munich Health	Old No-55, New No-83, 10th Avenue, Ashok Nagar	600083
Grievance Officer, Apollo Insurance Company Limited	Munich Health	5th Floor, Omega Tower, Bengal Intelligent Park, Plot No.- A2, N2 & M2, BL - GP & EP, Sector V, Salt lake	700091
Grievance Officer, Apollo Insurance Company Limited	Munich Health	3rd Floor, 9, Elgin Road,	700020
Grievance Officer, Apollo Insurance Company Limited	Munich Health	Unit No-3, 2nd Floor, 501/1741/1845, Kharvela Nagar, Janapath, Bhubaneswar	751001
Grievance Officer, Apollo Insurance Company Limited	Munich Health	803, Western Corridor, Adjan gas Circle, Adajan	395009
Grievance Officer, Apollo Insurance Company Limited	Munich Health	302, Chitraksh Complex, 19, Punit Nagar Society, Near Vaccine Cross Road, Off Old Padre Road	390015
Grievance Officer, Apollo Insurance Company Limited	Munich Health	3rd Floor, Nath Edific, Opp. Jilla Panchyat, Race Course, Dr. Yagnik Road	360001
Grievance Officer, Apollo Insurance Company Limited	Munich Health	3rd Floor, Plot No. – 17, K P Tower, near Bombay Motor Circle, Upper Chopasani Road	342003
Grievance Officer, Apollo Insurance Company Limited	Munich Health	FF, 104-105, Shriram Shyam Tower, Nr. NIT Building, Sadar	440001
Grievance Officer, Apollo Insurance Company Limited	Munich Health	FF, Satnam Complex, BMC Chowk, G T Road	144001

Grievance Officer, Apollo Munich Health Insurance Company Limited	Mezzanine Floor, Alankar Complex, Plot no.11, M P Nagar, Zone – II	462011
Grievance Officer, Apollo Munich Health Insurance Company Limited	309, 3rd Floor, Megapolis Square, 579, M G Road	452001
Grievance Officer, Apollo Munich Health Insurance Company Limited	UG - 7, Vinyak Central Plaza, M G Marg, Civil Lines	211001
Grievance Officer, Apollo Munich Health Insurance Company Limited	GF, UP Stock Exchange Ltd., 14/113, Padam Tower - I, Civil Lines	208001
Grievance Officer, Apollo Munich Health Insurance Company Limited	Unit No-5007, 5th Floor, Grand plaza, Fraser Road, Patna	800001
Grievance Officer, Apollo Munich Health Insurance Company Limited	“Jewel of Pimpri”, 2nd Floor, Office No – 11, A wing, S.No.-209, Kamla Cross Road, Pimpri , Pune	411018
Grievance Officer, Apollo Munich Health Insurance Company Limited	235/6,Ground Floor, Panchanantala Road, Howrah	711101
Grievance Officer, Apollo Munich Health Insurance Company Limited	3rd Floor,B.R. Tower, 21 Janpath Lane, Ulubari, Guwahati, Land mark -Opp. Hotel Priya Palace	781007
Grievance Officer, Apollo Munich Health Insurance Company Limited	Office No- 309, 3rd Floor, Lal Ganga Shopping mall Condominium, Civil Station , G.E. Road, Raipur	492001
Grievance Officer, Apollo Munich Health Insurance Company Limited	C T Survey No- 438/610 & Property No-4/1117/12, “ B.K AVENUE” Opp. Collector’s Office, Idar Highway Road , Himmatnagar , Sabarkantha , Gujarat	383001

Grievance Officer, Apollo Munich Health Insurance Company Limited	No-2 & 50,2nd Floor T.S.No.- 6, Heber Road , Puthur, Tiruchirappalli	620017
Grievance Officer, Apollo Munich Health Insurance Company Limited	Shop No- 18, 3rd Floor, Rospa Tower, Main Road , Ranchi	834001
Grievance Officer, Apollo Munich Health Insurance Company Limited	House No- 5-9 – 116/103, Shop no- 17 & 18, 2nd Floor, Green Square Plaza, Opp. Public Garden and adjacent Petrol Pump, Hanamkonda, Warangal	506001
Grievance Officer, Apollo Munich Health Insurance Company Limited	“Kandaswarna Shopping Mall”, 2nd Floor, 1/194/4, Sharada College Road, Salem	636016
Grievance Officer, Apollo Munich Health Insurance Company Limited	“ Eureka Junction”, Upper Ground Floor, Shop No- 39 40, Traveller Bungalow Road, Hubli	580029
Grievance Officer, Apollo Munich Health Insurance Company Limited	1st Floor , Plot No -4, New Grain Mandi, Near Aerodrome circle , Kota , Rajasthan	324005
Grievance Officer, Apollo Munich Health Insurance Company Limited	Office No-23 , 4th Floor, 4D Square , Near D Mart, Visat to Gandhinagar Highway, Moje Motera , Ahmadabad	380005
Grievance Officer, Apollo Munich Health Insurance Company Limited	SCO-4, 3rd Floor, District Shopping Centre, B-Block, Ranjit Avenue, Amritsar , Punjab	143001
Grievance Officer, Apollo Munich Health Insurance Company Limited	316, II Floor, Apex Mall, Lal Kothi, Tonk Road, Jaipur	302018

Grievance Officer, Apollo Munich Health Insurance Company Limited	"PLS Plaza" , DF-3 ,1st Floor , Raja Road, Dehradun	248001
Grievance Officer, Apollo Munich Health Insurance Company Limited	Ground Floor, 113 "F", Sushant Shopping Arcade, Sushant Lok -1, Phase-1, Gurgaon, Haryana	122001
Grievance Officer, Apollo Munich Health Insurance Company Limited	Varanasi Majestic, 1st Floor, B1, 47-10-17/7, 2nd Lane Dwarakanagar, Visakhapatnam	530016
Grievance Officer, Apollo Munich Health Insurance Company Limited	" City Palace", 2nd Floor, Plot No-9659,Beside Sunny Tower, PO, Sevoke Road, Siliguri	734001
Grievance Officer, Apollo Munich Health Insurance Company Limited	Office No-63, 1st Floor, Kuber Complex, Rath Yatra, Varanasi, Uttar Pradesh	221010
Grievance Officer, Apollo Munich Health Insurance Company Limited	"Mega Centre", J-106, Ground Floor, Magarpatta, Hadapsar, Pune	411013
Grievance Officer, Apollo Munich Health Insurance Company Limited	H.No- LIGH 50, DT Court, 9th A Main, 1st Stage, Indiranagar, Bangalore	560038
Grievance Officer, Apollo Munich Health Insurance Company Limited	H. No-13-2-42/1 to 6, GBR Towers, 3rd Floor, Chaitanyapuri , Dilsukh Nagar, Hyderabad, Telangana	500060
Grievance Officer, Apollo Munich Health Insurance Company Limited	B-116/3, 1st Floor, (Right Side) Indira Nagar, Lucknow , Uttar Pradesh	226016
Grievance Officer, Apollo Munich Health Insurance Company Limited	Block No. 32, F-6, 1st Floor, Sanjay Place, Agra, Uttar Pradesh	282002
Grievance Officer, Apollo Munich Health Insurance Company Limited	1st Floor, SCO -857, Shivalik Enclave, Manimajra, Chandigarh –	160101

Grievance Officer, Apollo Munich Health Insurance Company Limited	Shop No. 103, 2nd Floor, Old Mugal Kanal, Karnal, Haryana.	132001
Grievance Officer, Apollo Munich Health Insurance Company Limited	Office no F 10 & F -11, Age Arcade, First Floor, Osmanpura, Aurangabad, Maharashtra	431001
Grievance Officer, Apollo Munich Health Insurance Company Limited	Shop Unit, G-2, Ground Floor, 884- C Ward, Shiv Sakul Apartment, Laxmipuri, Kolhapur, Maharashtra	416002
Grievance Officer, Apollo Munich Health Insurance Company Limited	301, "Soham Complex", 3rd Floor, Gurudwara Road, Jamnagar, Gujarat	361001
Grievance Officer, Apollo Munich Health Insurance Company Limited	Door No. 196/17, First Floor, Aiswarya Commercial Centre, Thiruvencatasamy Road, R.S. Puram, Coimbatore, Tamil Nadu	641002
Grievance Officer, Apollo Munich Health Insurance Company Limited	H.No.16/3/235 (Old H. No. 16/3/175 & 176), 1st Floor, Sunshine Plaza, Ramalingapuram, Nellore	524003
Grievance Officer, Apollo Munich Health Insurance Company Limited	"Sakthi Super Market, 3rd Floor, 408, Perundurai Road, Erode, Tamil Nadu	638011
Grievance Officer, Apollo Munich Health Insurance Company Limited	H-No. 2-22-298/8 & 298/8/1, Bhagyanagar Colony, Kukatpally, Dist. RangaReddy, Hyderabad , Telangana	500072
Grievance Officer, Apollo Munich Health Insurance Company Limited	2nd Floor, 29/6, Venketesan Street, Tambram West, Chennai, Tamil Nadu	600045

Address of Ombudsman Offices*

Office Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD - Shri. / Smt. Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

Office Details	Jurisdiction of Office (Union Territory, District)
<p>BENGALURU - Shri. M. Parshad Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in</p>	<p>Karnataka.</p>
<p>BHOPAL - Shri. R K Srivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in</p>	<p>Madhya Pradesh Chattisgarh.</p>
<p>BHUBANESHWAR - Shri. B. N. Mishra Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in</p>	<p>Orissa.</p>
<p>CHANDIGARH - Shri. Manik B. Sonawane Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in</p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.</p>

Office Details	Jurisdiction of Office (Union Territory, District)
<p>CHENNAI - Shri Virander Kumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>
<p>DELHI - Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in</p>	<p>Delhi.</p>
<p>GUWAHATI - Sh. / Smt. Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>

Office Details	Jurisdiction of Office (Union Territory, District)
<p>HYDERABAD - Shri. G. Rajeswara Rao Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
<p>JAIPUR - Shri. Ashok K. Jain Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM - Shri. P. K. Vijayakumar Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>
<p>KOLKATA - Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>

Office Details	Jurisdiction of Office (Union Territory, District)
<p>LUCKNOW - Shri. N. P. Bhagat Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI - Shri. A. K. Dasgupta Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. Email: bimalokpal.noida@gbic.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>

Office Details	Jurisdiction of Office (Union Territory, District)
PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Email: bimalokpal.patna@gbic.co.in	Bihar, Jharkhand.
PUNE - Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

* This list will be updated on regular basis

New Initiative: Grievance Redressal through CRM software

INTRODUCTION

All the grievances of customers are logged into CRM Software which gives 360 degree view of customer feedback .CRM software that helps to manage customer relationships by logging & resolving queries in an organized way PAN INDIA.

Based on different query received through Call Center/Web/E-Mail/letter/fax/walk in, are logged in CRM module ,a unique case ID is created for each request. Based on the query the case is assigned automatically to the relevant department. Automated Escalation levels have be defined with defined TAT, within which case has to be resolved .

Objectives of CRM application

- ◆ To develop a platform for effective redressal of customer grievances
- ◆ Improve customer Service & support
- ◆ Capture detailed information regarding all customer Interactions
- ◆ Provide consistent & appropriate responses
- ◆ Improve management & quality assurance capabilities

System Overview: PC based integration of phone calls, email, voice mail, letters correspondence, fax, push & pull services.

CRM integrates telephone, e-mail, and correspondence processing through a single system.

Regardless of the media customer uses, the same trained staffs are able to respond quickly and consistently with high quality.

Single interface to process and record all customer interactions.

Interactions are logged by customer and a record is retained. Through automated screen pops, Information Specialists know the customer and the issues or problems they have experienced, and they can effectively provide help without requesting history.

Extensive set of management and quality assurance tools and reports.

Supports immediate elevation of calls to higher levels of management, as required. Offers enhanced monitoring and recording capability for quality assurance and training refinement. The system supports trend analysis (e.g., most frequent subjects) which provides improved understanding of user needs, allowing for development of targeted materials to help reduce or prevent problems for other users.

The categorization of cases helps in development of training tools, for relevant department to enhance their capabilities and ensure development of pro active management system for customer education and customer happiness.

Policy for handling of cases under Consumer Protection Act

In case of consumer complaint filed by the customers under the Consumer protection Act, we scrutinize the complaint legally and with that of Policy and proceed as under:

In case of genuine Complaints:

In case of complaints filed by consumers, where it appears apparently beyond all reasonable doubts that the grievance of the complainant is genuine, bonafide and covered under the Policy, we put every effort to approach the customer in person and get the dispute resolved amicably outside the court without putting the customer through any further financial or physical hardship and above all, without lingering/dragging the matter for years in Court.

Besides we cross check our process to avoid such instances in future.

In case the Complaint is based on fraud/misrepresentation etc:

In case of complaints filed by consumers, where it appears on the face of it, and beyond all reasonable doubts that the complaint is based on fraud, misrepresentation of facts including concealment of any vital information for which and the customer is not entitled or covered under the benefit stated in the Policy, we prefer to proceed with the complaints on merits and above all, in accordance with Law.

Scheme for framing a suitable mechanism for integration of Ombudsman

- 1) In the event of any grievance of the insured against the insurer, insured may directly complain to the insurer in writing.
- 2) If no response is received within 2 weeks, the same shall be escalated to Head-Grievance Cell of the insurer.
- 3) If no response is received within 2 weeks from the Head-Grievance Cell, the insurer shall refer the same to IRDA for intervention.
- 4) If no response is received within 30 days from IRDA, the insurer shall approach Ombudsman for resolution.
- 5) Ombudsman on the merits of the cases decides the grievance/complaints lodged by the insured within a period of Ninety (90) days.
- 6) Since insurance law is more of a technical nature, all grievance/complaints after IRDA shall be referred to ombudsman only, instead of approaching the consumer court under the Consumer Protection Act.
- 7) The right to approach to ombudsman by an insured should be determined under a special law for proper, fair and speedy adjudication of complaints of insured in the light of changing scenario.
- 8) The process for approaching along with escalation matrix is defined and captured separately in the policy wordings given to all the insured at the time of issuance for policy along with the format of complaint to be lodged under the different stages with different Authorities so that the insured may independently proceed subject to his convenience and above all without depending on any other professional assistance.

Consumer Protection Regulations

We ensure and comply with the following regulations pertaining to Consumer Protection stated as under:

- 1) To give complete knowledge about the product.
- 2) To offer more products, greater choice to the customer and at a different price range.
- 3) To ensure that the claims made by the Insurer are in conformity with the product, profits and benefits not covered in the product are not promised. To ensure that the terms and conditions of cover should be fair.
- 4) To ensure proper disclosure and transparency in the sales process.
- 5) To ensure and check that sales process are followed by the recruited agency to avoid excess premium loading.
- 6) To repudiate claim only on the basis of fraud or misrepresentation.
- 7) To inform that the customer for renewal well in advance from the expiry date to ensure proper justification before cancellation of policy.
- 8) To ensure that the conditions and warranties should be capable of compliance.
- 9) To ensure exclusion should not be framed in such a manner that the value of insurance is lost.
- 10) To ensure that the policy holders should not be forced to buy covers which they do not need as a pre condition for being granted a cover that they need.
- 11) To ensure that the procedure in case of claim should be clearly spelt out and should be within the compliance and capability of the customer.
- 12) To ensure that Insurance Advertisement & Disclosure Regulation, 2000.
- 13) To ensure that Protection of Policy holder's Interest Regulation, 2002 has been followed strictly.

Status on application of Code of Conduct agreed by General Insurers

We hereby confirm that we follow the Code of Conduct in spirit across all areas.