Bharti AXA General Insurance Co. Ltd

Grievance Redressal Mechanism

The Company recognizes that the best of systems and processes can not ensure absence of customer grievances. Thus, we have created a mechanism, independent of line function with necessary empowerment to redress the customer grievances. Our aim is to provide with fast, fair and friendly service at all times.

Necessary engagement and escalation mechanism are being built and placed in public domain, displayed in all the offices of the Company and is provided on the web site. The Company employees and the intermediaries will be trained in the matter. The Grievance Officer is the owner of this process and will report into the CEO for all Grievance matters.

The Procedure

At Bharti AXA General Insurance, we want to make sure that our customers get the very best of service from us - service which our valued customers deserve.

If at any stage, our customers feel that our service levels are not up to the expectations, here is what they can do:

Level 1

- Customers can contact our branches or write to the relevant Branch Manager explaining the details of the issue concerned. The issue will be addressed in 10 working days.
- They can call our 24X7 Call Center and our Customer Service executives will assist them. A complaint reference number would be
generated and will serve as the identification of issue till the matter is concluded.

- Customers preferring electronic medium will have an option to write to a defined email id placed in public domain.

**Level 2**

Customers not satisfied with the response from the above channels or in case of delay beyond 10 working days can escalate the issue by writing to the **Manager, Customer Service** with the same complaint reference number for continuity. The turn around time will be 7 working days.

**Level 3**

Customer not satisfied with the response of Centralized Complaints Team or delayed response, can contact the **Compliance Head & Grievance Officer** to examine the issues and provide a fair and speedy resolution. The timeline will be 7 working days.

**Level 4**

At the next level, the same is escalated to CEO for his attention

Complaints are to be tracked centrally at the call centre and unique number to be allotted for each complaint

Periodic Review of the complaints is done by the Manager Customer Support and presented to senior Management
The contact details of persons in charge of Grievance redressal at each branch, Zone and Corporate office are displayed in the website

We have our company's website which is www.bharti-axagi.co.in

In our website we have updated the contact person for grievance related matters:

1. Department Wise
2. Branch Office Wise
3. Zonal Office Wise

1) Compliance  Ravi Seshadri T  Ravi.SeshadriT@Bharti-axagi.co.in
2) Bharti / DSF  Manish K Mishra  Manish.Mishra@Bharti-axagi.co.in
3) Finance  George Kurien  George.Kurien@bharti-axagi.co.in
4) Rural  LVLN Murthy  L.Murty@bharti-axagi.co.in
5) Corporate/Commercial  B Subramanyam  Subrahmanyam.B@Bharti-axagi.co.in
6) Channel-Agency  Pankaj Oberoi  Pankaj.Oberoi@bharti-axagi.co.in
7) Customer Support  Mohan Kulkarni  Mohan.S.Kulkarni@bharti-axagi.co.in
8) Underwriting  Balaji Cuddapah  Balaji.Cuddapah@bharti-axagi.co.in
List of Grievance Officers in the Branch Offices

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**Bellary**

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**Mangalore**

Second Floor, No 203 and 207, INLAND AVENUE, M.G. Road, Mangalore– 575 003

Ashwin Joseph D'souza - Ashwin.DSouza@bharti-axagi.co.in

**Hubli**

First Floor ‘Central Building’, Opp. Vidyanagar Police Station,Vidyanagar, Hubli – 580 021

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<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Contact Person</th>
<th>Email Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chennai</td>
<td>Metro Plaza II Floor, 162, Anna Salai, Chennai 600 002.</td>
<td>K.N.Murali</td>
<td><a href="mailto:Murali.kn@bharti-axagi.co.in">Murali.kn@bharti-axagi.co.in</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coimbatore</td>
<td>No. 965, Second Floor, Avinashi Road, Coimbatore 641 037</td>
<td>Narayanasamy A</td>
<td><a href="mailto:Narayanasamy.A@bharti-axagi.co.in">Narayanasamy.A@bharti-axagi.co.in</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salem</td>
<td>Divya Trade Centre, I Floor, No.11, Brindavan Road, Fair Lands, Salem 636 016</td>
<td>R Vijay Daniel</td>
<td><a href="mailto:Vijay.Daniel@bharti-axagi.co.in">Vijay.Daniel@bharti-axagi.co.in</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Madurai</td>
<td>Shri Ram Trade Centre, No.180, Ground Floor, PP Chavadi, Theni Main Road, Madurai 625 016</td>
<td>Narayanan J</td>
<td><a href="mailto:Narayanan.J@bharti-axagi.co.in">Narayanan.J@bharti-axagi.co.in</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hyderabad</td>
<td>3rd, Floor, 6-3-666/B/6, Gokul Towers, Punjagutta, Hyderabad – 500 082</td>
<td>Santosh Choubey</td>
<td><a href="mailto:santosh.choubey@bharti-axagi.co.in">santosh.choubey@bharti-axagi.co.in</a></td>
</tr>
</tbody>
</table>
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List of Grievance Officers in The Zonal offices

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South Zone
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East Zone
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West Zone
Sanjay Radhakrishnan
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<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mumbai - Andheri</td>
<td>Plot No. 844/4, Mazzanine Floor, Fun Republic, Shah Industrial Estate, New Link Road, Andheri West, Mumbai - 400053</td>
<td>Nochiketa Dixit - <a href="mailto:Nochiketa.Dixit@bharti-axagi.co.in">Nochiketa.Dixit@bharti-axagi.co.in</a></td>
</tr>
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</tr>
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</tbody>
</table>
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