Policy on Redressal of Policyholders' Grievances
Customer Touch Points:

Following are the various touchpoints of RLIC through which our Customers can get in touch with us -

- Reliance Life Insurance Branches
- Contact Center - 30338181(local charges) / 1800 300 08181(toll free)
- Website - http://www.reliancelife.com
- Email - rlife.customerservice@relianceada.com
- Snail Mail - Reliance Life Insurance Company Limited, "H" Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai Maharashtra 400710, India

These details are mentioned explicitly in our Policy Document and also in all our customer communications.

Process of handling

Policy Holder may walk-in at our Branches, call us at the Contact Center or write to us with their query. The receiving unit will do the preliminary level of investigation by way of asking certain probing questions and according to the nature of Query, either provide the information immediately or categorize them correctly, so that they can be processed by the respective back-end units. In the event, resolution or information is not provided immediately, the Customers are provided with a system generated Service Request number from the CRM -

a) For his future reference
b) To convey that we have acknowledged his Request or Complaint.

This is provided either across the counter at the branch / contact centre, or in the event where we have received the complaint through email or snail mail - either through a call back or by sending an interim response to the email id or to the communication address.

Tools used for handling and monitoring

All frontline contact points use a high-end CRM tool for recording every interaction with the Policy Holder.
The CRM is helpful in

- Detailed & correct recording of interaction.
- Future reference.
- Ensuring correct assignment of interaction for faster and accurate resolution

Our Definitions of a Query, Request or a Complaint (QRC)

Query:
Query is a question or doubt that arises in the mind of our Customer which may or may not require a reciprocal action that needs to be taken at the end of the interaction. These are usually queries that can be answered/ resolved immediately. Like Branch Address, Premium Payment options, Fund Value etc.

Request:
Request is a specific requirement that is expressed by our Customer which has a pre-defined outcome and needs an action to be taken at the end of the interaction. For example - Updation of Contact details, Funds Switch, Top Ups etc.

Complaint:
The cause of most complaints is failed expectations. It could have been something we said, or failed to say. It could be something we did or didn’t do. Or maybe our Customer is simply confused or unaware. Whatever the complaint, they are usually unhappy because they expected something from us that didn’t occur and from their perspective, needs to be remedied. We take each of this as an opportunity - a) to quickly acknowledge and respond, b) resolve the issue and correct our processes, and c) educate our Customer in the event of it not being a valid grievance.

Resolution Process - Broad Details

All teams are responsible for providing assistance to our Customers, in resolving their Query/Request/Complaint (QRCs) within specified timelines. The frontline teams at Branches or the Contact Center use the Customer Relationship Management (ECRM) system for recording every Policy Holder’s interaction. The CRM auto generates an SR (Service Request) number, which is communicated instantly, as an acknowledgement.

These QRCs depending on their type and complexity are divided between Green and Red Channels. The TATs for resolutions of QRC under the Green Channel is maximum 2 business days and for the Red Channel is a maximum of 7 business days.

For the ones under Green Channel, which is approximately 85% of the total QRCs, the frontline processes the transaction in Life Asia (the core Insurance system) and generates the confirmation letter / financial statement along with service request number and dispatches / hands over the confirmation letter to customer.

Once the request is processed or the complaint is resolved, the request or complaint is closed on CRM. Depending upon the type of QRC, an appropriate response through SMS confirmation is sent to the Customer to his or her registered mobile number.

Exception Handling - Broad Details
All grievances which reach us through Senior Management (Chairman, CEO and HODs), Regulators (IRDA, Life Council, Ombudsman) or Legal & Compliance, are termed as 'critical'. These are serviced by a specialized highly empowered team, which works on a 24 to 48 hours resolution TAT.

Every Customer with a critical grievance is contacted back immediately on receipt of the complaint.

At every step of the resolution process, the customer is constantly updated of the progress and status of his grievance.

The grievance is not closed, till such time the Customer expresses receipt and satisfaction over the resolution provided.

The team works with the local risk and compliance teams, to provide an appropriate and timely resolution to the Customer.

**Process Flow Diagram**

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**Query, Request and Complaint Resolution Process**

1. **Start**
2. **Receipt and login of Interaction in CRM**
3. **Interaction is resolved upfront at 1st touchpoint**
   - **Yes**: Proceed to next step
   - **No**: Proceed to next step

4. **Create a new interaction with the details of customer request by selecting the correct category from the interaction matrix, all mandatory information to be provided in per CRM checklist**
5. **Auto assignment of interaction in the CRM to the relevant function for resolution**
6. **Review and work on the request or complaint auto-assigned by the CRM**
7. **Does the Request require a higher TAT for resolution?**
   - **Yes**: Update response in CRM
   - **No**: Proceed to next step

8. **Update the resolution in the CRM for any future reference and close the interaction**
9. **End**

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Internal Monitoring and Review Mechanisms

- Periodic MIS from the CRM, shared with respective Unit heads with detailed RCAs on Customer Complaints
- Customer Complaint numbers with detailed Cause and Effect analysis and Adherence to Resolution TAT, reviewed in monthly president review and are shared in the quarterly board meetings.

Our Core Service Strategy

Delivering WOW

- **Obviate Customers' 'Need to Contact'**
- **Empower Customer to “Do it Himself”**
- **Empower Frontline**
- **Exception Handling**

- **Proactively Inform (close loop)** - SMS, Email
- **Self Help** - Portal, IVR, Mobile
- **First Time Resolution (On Spot Fulfillment)**
- **Quick Turnaround on 'Broken Promise'**

On Consumer Education on 'how and where to contact us' and overall Awareness

Customer Communication Channels

- SMS on Issuance with Basic Policy Details - like Policy No., S.A., Policy Term and Type - Single or Regular
- Premium reminders sent through physical mailers, followed by IVR based reminders followed by Voice based calling.
- Empower Customers through Self Help channels such as Portal and IVR to know Policy Status, Pay Premiums, Place Requests and know Fund Value.
- Every Customer Communication - email, reminder mailer etc. carry details of Portal and information on other touch points.
Customer Communication channels - Printed Material and Portal Related

Exhibit 1: Sales Brochure scanned copy
- Clearly displays all our Contact points

Exhibit 2: Application form
- Requires specific signatures, depending on whether it’s a Single or a Regular Premium Policy

Exhibit 3: Policy Document Cover
- Clearly displays all our Contact points

Exhibit 4: Policy Document
- Scanned copy of the detailed step by step process specific to Grievance Redressal

Exhibit 5: Reliance Lifeline - Customer Portal
- a) Screen shot of Front Page Top half where the contact nos. are mentioned
- b) Screen shot of Front Page Bottom half, where there is a specific link for ‘Grievance Redressal’
- c) Screen shot of the Grievance Redressal page on our portal

Exhibit 1: Sales Brochure scanned copy
- Clearly displays all our contact points

Reliance Life Insurance Company Limited (Reg. No 121)
Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City,
Navi Mumbai, Maharashtra 400710, India
- Customer Care Number: 1800 300 08181 & 3033 8181
- Email: rlife.customerservice@relianceada.com
- Website: www.reliancelife.com

This product brochure gives the salient features of the plan only. For further details on all the conditions, exclusions related to Reliance Super Automatic Investment Plan, please contact our Insurance Advisors.

UIN for Reliance Super Automatic Investment Plan: 121LO36X01, Reliance Major Surgical Benefit Rider: 121BO11Y01, Reliance Critical Illness Benefit Rider: 121BO11Z01, Reliance Health Insurance Benefit Rider: 121CO06X01, Reliance Critical Illness Rider: 121CO06Y01, Reliance ACCidental Death & Total and Permanent

ISO 9001:2000 CERTIFIED COMPANY

Insurance is the subject matter of the solicitation.
**Exhibit 2: Application Form**

Requires specific signatures, depending on whether it's a Single or a Regular Premium Policy

### Reliance Life Insurance

#### Anil Dhirubhai Ambani Group

Common Proposal Form for Life Insurance-Linked Plan

In case of Unit-Linked Policy the investments risk in investment portfolio is borne by the Policyholder.

<table>
<thead>
<tr>
<th>For use only</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CDD/SLR/BNB Code</td>
<td>CDS/SM/SA Code</td>
</tr>
<tr>
<td>POA Code</td>
<td>PPO/POSS Code</td>
</tr>
<tr>
<td>Insured Date (dd/mm/yyyy)</td>
<td>Proposal Date (dd/mm/yyyy)</td>
</tr>
<tr>
<td>Client No. of the Life to be Assured</td>
<td>Client No. of the Insurer</td>
</tr>
<tr>
<td>Client No. of the Proposer</td>
<td>Benefaciation Date (except ULIP) (dd/mm/yyyy)</td>
</tr>
<tr>
<td>Contract Name</td>
<td>Contract Number</td>
</tr>
<tr>
<td>Amount Deposited</td>
<td>Bank Code</td>
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<tr>
<td>First Insurance with Reliance Life Insurance</td>
<td>Subsequent Insurance with Reliance Life Insurance</td>
</tr>
<tr>
<td>Receipt Number</td>
<td></td>
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<tr>
<td>SDC Code</td>
<td></td>
</tr>
<tr>
<td>Simultaneous application number</td>
<td></td>
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</tbody>
</table>

**Important Guidelines:**
1. Form to be filled in by the Proposer himself/herself. In the event, the Proposer is unable to fill in the form due to ill health, disability or any other reason, the help of a person other than the applicant/insured/insurer intermediary may be taken. (Refer to declaration for signed in vernacular or for uneducated persons on page 4).
2. Before filling up the form please read the sales brochure to understand the benefits, features, advantages, terms and conditions of the product.
3. If the product provided in the form is not sufficient for providing the details please attach separate sheets.
4. Commencement of the risk shall be effective from the date of acceptance of the risk by the Company. If the case where Life Assured is minor please read respective product sales brochure.
5. All details are mandatory and should be filled company including email ID, mobile number, etc. As per IRDA guidelines on Anti Money Laundering (AML), premium accepted by way of cash will be restricted to INR 50,000/- per month. If premium is equal to or more than INR 1,00,000/- paid by any mode of payment, evidence of source of funds/income (i.e. premium payment) i.e. income proof documents, needs to be submitted.
6. Customers are advised not to hand over cash to Reliance Life Insurance Advisor to deposit the cash directly with the bank. Cash handed to Reliance Life Insurance Advisors is at Customer's own risk. Please ensure that you obtain a receipt for the cash handed over.
7. Encashment of cheque does not mean the policy has been accepted, and the Company reserves the right to call for additional requirements. If any, in the form should be filled in "black ink and in block letters only."

### Personal Details

1. **Life to be Assured**
   - Mr. / Ms. / Mrs. 
   - Father's Name: 
   - Date of Birth (dd/mm/yyyy): 
   - Marital Status: Single / Married / Widower

#### Declaration by Life to be Assured / Policyholder / Proposer

I understand and agree that the statements in this proposal form shall be the basis of the contract between me and Reliance Life Insurance Company Limited (the Company) and that if any statement made by me is false or incorrect or if any of the statements in this proposal is not disclosed to the Company, the Company may cancel the contract and all the premium paid will be forfeited.

- I agree that, if any omission, misrepresentation or non-disclosure of any material fact by me or any person on my behalf, whether directly or indirectly, shall lead to any claim against the Company arising from or connected with the contract.
- I agree that, if any such misrepresentation or non-disclosure of any material fact by me or any person on my behalf, whether directly or indirectly, shall lead to any claim against the Company arising from or connected with the contract.
- I agree that, if any such misrepresentation or non-disclosure of any material fact by me or any person on my behalf, whether directly or indirectly, shall lead to any claim against the Company arising from or connected with the contract.
- I agree that, if any such misrepresentation or non-disclosure of any material fact by me or any person on my behalf, whether directly or indirectly, shall lead to any claim against the Company arising from or connected with the contract.

**For Regular Premium Policyholders only - Please note this is a regular premium policy and you would need to pay premium for ___ years.**

**Signature of Proposer**

**Signature of Witness**

**Customer Care - Reliance Life Insurance**
• Exhibit 3: Policy Document Cover -
  - Clearly displays all our contact points
Exhibit 4:– Policy Document –

Scanned copy of the detailed step by step process specific to Grievance Redressal

assured and stamp charges incurred in that connection.

Grievance Redressal

Step 1: In the event of the Policy Holder having any grievance under this policy, a reference may be made at the following touch points of the Company:

- 24 hours contact center: 3033 8181 (Local charges applicable) & 1800 300 08181 (Toll Free Numbers)
- E-mail: life.customerservice@relianceada.com

Step 2: In the event of not receiving a satisfactory response within 10 business days, a further reference may be made to our Grievance Redressal Officer at life.grievanceredressal@relianceada.com.

We will respond within 5 business days from the date of receipt of the Policy Holder’s communication.

Step 3: In the event of not receiving a satisfactory response within 5 business days, a further reference may be made to our Chief Executive Officer at life.ceo@relianceada.com.

We will respond within 2 business days from the date of receipt of the Policy Holder’s communication.

If after having followed Steps 1, 2 and 3, the issue remains unresolved, a further reference may be made to the Insurance Ombudsman. (Contact details provided on page 10)
Exhibit 5 (a) -

Screen shot of Front Page Top half where the contact nos. are mentioned

Exhibit 5 (b) -

Screen shot of Front Page Bottom half, where there is a specific link for 'Grievance Redressal'
Exhibit 5 (c) –
Screen shot of the Grievance Redressal page on our portal

Grievance Redressal

At Reliance Life Insurance, we believe in providing the best of services to our customers and channel partners. We provide easy access to information, products and services, as well as the means to get their grievances redressed.

Resolving your problem helps us review our processes and take necessary steps to prevent recurrence. We aim to respond to your complaint with efficiency, courtesy and fairness.

In case you are dissatisfied with any of our services, please feel free to contact us –

Step 1

1. 24 hr contact center – 30338181 (local charges applicable) & 1800 300 08181 (toll free)
2. E Mail: rlife.customerservice@relianceada.com
3. Write to –

   Reliance Life Customer Service
   Reliance Life Insurance Company Limited
   H Block, 1st Floor,
   Dhirubhai Ambani Knowledge City
   Navi Mumbai
   Maharashtra 400 710
   India

   - Visit the nearest Reliance Life Branch and speak to the Customer Service Executive

   We will respond to you within 10 business days from the date of receipt of your communication.

Step 2

If the resolution you receive does not meet your expectations, please write to our Grievance Redressal Officer at rlife.grievanceredressal@relianceada.com.

We will respond to you within 5 business days from the date of receipt of your communication.

Step 3

If you are still not satisfied with the resolution you receive, please write to our Chief Executive Officer at rlife.ceo@relianceada.com.

We will respond to you within 2 business days from the date of receipt of your communication.

If after having followed Steps 1, 2 and 3, the issue still remains unresolved, a further reference may be made to the Insurance Ombudsman.