

GRIEVANCE REDRESSAL PROCEDURE

1) Resolution of Grievances

Customers can register their grievances through multiple service avenues:

- Call our helpline numbers at 1-800-267-9966 (toll free) / 1-860-266-9966 (local call charges apply)
- Email us at life.complaints@tataaia.com
- Login to online policy account on www.tataaia.com
- SMS SERVICE to 58888 to receive a call back from our Customer Service Representative
- Visit any of the nearest Tata AIA Life branches or CAMS Customer Service Center
- Contact your Tata AIA Life agent / distributor
- Write to us at the following address:

Grievance Redressal Department Tata AIA Life Insurance Company Limited.
B- Wing, 9th Floor,
I-Think Techno Campus, Behind TCS,
Pokhran Road No.2, Close to Eastern Express Highway,
Thane (West) – 400 607
Maharashtra

- We shall acknowledge customer's grievance within 3 business days by providing customer with the name and contact number of the Grievance Redressal Executive who is responsible for handling the customer's grievance.
- We shall provide customer with an equitable resolution within 2 weeks of receipt of the grievance. .
- In case the customer wishes to contact us during the course of our assessment, he / she can contact any of the above mentioned touch points. All Tata AIA Life branches have a Grievance Redressal Officer who can be contacted for any support during the grievance redressal process.
- If no reply is received from the customer within 8 weeks of response then the Complaint will be disposed as per the disposal laid down by the Authority.

2) Escalation Mechanism

In case the customer is not satisfied with the decision of the above offices, or have not received any response within 2 weeks, they may contact the following officials for resolution:

1st level of Escalation: Sr. Manager Grievance Redressal
2nd level of Escalation: Head - Customer Service
3rd level of Escalation: Grievance Redressal Officer (GRO)

For escalations, customers can email to head.customerservice@tataaia.com or write to –

Tata AIA Life Insurance Company Limited,
B- Wing, 9th Floor,
I-Think Techno Campus, Behind TCS,
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We request our customers to follow the escalation mechanism in case of non receipt of response or unsatisfactory response from the concerned persons mentioned above.

3) Ombudsman

In case the customer is still not satisfied with the decision from the above, they can contact the Insurance Ombudsman if it pertains to any of the following:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant. As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:

- Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
- Within a period of one year from the date of rejection by the insurer
- If it is not simultaneously under any litigation