



**UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD.**

**GRIEVANCE REDRESSAL POLICY**

Version	Name	Designation	Date
1.0	RAJIV KUMAR	CHIEF GRIEVANCE REDRESSAL OFFICER	25/06/2010
1.1	RAJIV KUMAR	CHIEF GRIEVANCE REDRESSAL OFFICER	01/08/2010
1.2	BISHESHWARI SINGH	CHIEF GRIEVANCE REDRESSAL OFFICER	12/10/2016
1.3	BISHESHWARI SINGH	CHIEF GRIEVANCE REDRESSAL OFFICER	28/07/2018
1.4	BISHESHWARI SINGH	CHIEF GRIEVANCE REDRESSAL OFFICER	28/08/2020
1.5	ASHISH GOSAVI	CHIEF GRIEVANCE REDRESSAL OFFICER	10/12/2020
1.6	ASHISH GOSAVI	CHIEF GRIEVANCE REDRESSAL OFFICER	23/04/2021
1.7	ASHISH GOSAVI	CHIEF GRIEVANCE REDRESSAL OFFICER	05/07/2021
1.8	ASHISH GOSAVI	CHIEF GRIEVANCE REDRESSAL OFFICER	24/03/2022
1.9	VARSHA GUJARATHI	CHIEF GRIEVANCE REDRESSAL OFFICER	06/02/2024
2.0	CHINMAY ADHIKARI	CHIEF GRIEVANCE REDRESSAL OFFICER	22/ 04/2024
2.1	RAJESHRI NAKHWA	GRIEVANCE REDRESSAL OFFICER	18/07/2024
2.2	RAJESHRI NAKHWA	GRIEVANCE REDRESSAL OFFICER	25/10/2024

<b>Document Summary</b>					
<b>Document Title</b>	<b>Grievance Redressal Policy (General)</b>				
<b>Document Id</b>	<b>2.1</b>	<b>Current Version</b>	<b>2.2</b>	<b>Date of Release</b>	<b>25<sup>th</sup> Oct 2024</b>
<b>Classification</b>	<b>External</b>		<b>Storage Location</b>	<b>NA</b>	
<b>Administrating Function / Department</b>	<b>Customer Experience</b>				
<b>Document Owner's Name &amp; Designation</b>	<b>Varsha Gujarathi Chief Customer Officer</b>				

<b>Revision History</b>				
<b>Version No</b>	<b>Prepared by</b>	<b>Reviewer</b>	<b>Date of Review</b>	<b>Change Summary</b>
<b>2.0</b>	<b>Melvin Dsouza</b>	<b>Varsha Gujarathi</b>	<b>25<sup>th</sup> Oct 2024</b>	<b>Reviewed as per New Regulation</b>

## Table of Contents

<b>Sr. No.</b>	<b>Particulars</b>	<b>Page No.</b>
1	Introduction	6
2	Definitions	6
3	Applicability	7
4	Obligations of the Company	7
5	Grievance Redressal Procedure	8
6	Lodging of Complaints	8
7	Other Obligations of the Company	10
8	Review of the Policy	11
9	Annexure	12

## 1. Introduction

Timely redressal of grievances is crucial for enhancing customer confidence in the insurance industry. The grievance redressal mechanism and compliance requirements for insurers are stipulated in the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024, alongside the IRDAI Master Circular on Operations and Allied Matters of Insurers 2024 and IRDAI Master Circular on Protection of Policyholders' Interests, 2024.

In response, Universal Sampo General Insurance Limited has decided to establish an effective and robust grievance redressal system. This shall include enabling online submission of grievances, establishing mechanisms to register all grievances received through various channels such as the call center of Universal Sampo General Insurance Limited. The Company shall also undertake extensive publicity of these arrangements.

In the light of the afore-mentioned statutory provisions and obligations, this policy has been formulated.

## 2. Definitions

The following terms for the purpose of this policy shall carry the meaning as mentioned below:

- |     |                            |  |
|-----|----------------------------|--|
| 2.1 | “Authority” or “IRDAI”     | Authority or IRDAI shall mean the Insurance Regulatory and Development Authority of India established under sub-section 1 of Section 3 of the IRDA Act 1999.   |
| 2.2 | “Board”                    | Board shall mean the Board of Directors of Universal Sampo General Insurance Limited   |
| 2.3 | “Company”                  | Company shall mean Universal Sampo General Insurance Limited   |
| 2.4 | “Complaint” or “Grievance” | Complaint or Grievance shall mean written expression (includes communication in the form of electronic mail or voice-based electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale or purchase of an insurance policy or services related by insurers and/or by Distribution Channel. |
| 2.5 | “Complainant”              | Complainant shall include a policyholder or prospect or nominee or assignee or any beneficiary of any insurance policy who has filed a complaint or grievance against the company and /or distribution channel of the Company.   |
| 2.6 | “Inquiry”                  | “Inquiry” shall mean any communication from a Customer for the primary purpose of requesting information about a company and/or its services   |
| 2.7 | “PPGR&CM”                  | PPGR&CM Committee shall mean Policyholder Protection, Grievance Redressal and Claims monitoring Committee as explained in the Protection of Policyholder’s Interests Policy and the same shall inter-alia be responsible for monitoring Grievances.  |

## 2.8 "Request"

Request shall mean any communication from a Customer soliciting a service such as a change or modification in the policy.

### 3. Applicability

This Policy shall be applicable to all the policyholders of the Company, or prospect or nominee or assignee or any beneficiary of any general insurance policy of the Company.

### 4. Obligations of the Company under this Policy

The Company shall:

- 4.1 have an appropriate system, including IT systems, and a procedure for receiving, registering and disposing of grievances in each of its offices. The Company shall publicize its grievance redressal procedure and ensure that it is specifically made available on its website;
- 4.2 implement a technology-based, robust mechanism for addressing policyholder grievances. This system should ensure efficient and speedy resolution and aim towards achieving 'zero grievances'.
- 4.3 maintain regular interaction with customers through user-friendly processes. This includes conducting awareness campaigns and providing a platform for submitting grievances online.
- 4.4 conduct periodic surveys to understand the overall experience of the Policyholder in handling complaints by the Company.
- 4.5 strengthen its grievance resolution processes by incorporating an internal escalation matrix. If a grievance is not resolved at the first level, it shall be escalated appropriately.
- 4.6 have in place robust procedures and effective mechanisms to resolve grievances of policyholders and/or claimants efficiently, effectively and in a timely manner;
- 4.7 not prohibit, bar or discourage any policyholder or claimant from lodging any grievance to the Authority;
- 4.8 establish adequate Grievance Redressal Procedure in accordance with the prevalent regulatory prescriptions;
- 4.9 widely publish the availability of option to the complainant for taking up grievance with Insurance Ombudsman, in case the grievance is not resolved to the satisfaction of the complainant.
- 4.10 ensure that the Policy Conditions shall inter-alia include the conditions for Grievance Redressal.

### 5. Grievance redressal procedure

- 5.1 The Company shall Establish and maintain a centralized complaint process and complaint handling process aimed at achieving "Total Customer Satisfaction." This centralized system shall ensure that all customer complaints, regardless of their nature or origin, are efficiently managed and resolved to the satisfaction of the complainant. By centralizing this process, the Company aims to streamline communication channels, minimize response times, and enhance overall customer experience.

- 5.2 The complaint handling process shall acknowledge and address all types of complaints, whether they pertain to employee conduct, distribution channels, or issues related to the services or products of the Company. This inclusive approach ensures that every complaint is duly considered and resolved in accordance with established protocols and regulatory requirements
- 5.3 The complaint handling process shall enable comprehensive root-cause analysis to identify and address the underlying factors contributing to recurrent issues.
- 5.4 The Company shall make sure that the handling process is designed to progressively minimize grievances and achieve "zero grievances." The Process shall include adopting consumer-friendly practices, enhancing transparency in complaint handling procedures, and empowering customers through accessible and responsive grievance resolution mechanisms.

## **5.5 Lodging of Complaints**

5.5.1 The Company shall Utilize advanced technology to facilitate grievance redressal swiftly and effectively. The Company shall implement robust processes and procedures to ensure that complaints are addressed within specified turnaround times. This includes leveraging automated systems for complaint tracking, escalation, and resolution. The aforementioned system shall include, among the following:

- A. A technology-based grievance redressal system which shall include a grievance portal and app.
- B. The grievance portal/app shall be capable of capturing all types of grievances against the Company or its distribution channels.
- C. The Grievance portal/app shall be capable of addressing and resolving grievances from prospects and policyholders efficiently and within the specified turnaround times.
- D. The Company shall provide multiple channels for policyholders or beneficiaries to lodge complaints if they are dissatisfied with the services of the Company or the distribution channel. Complaints can be submitted through any of the following methods:
  - Visiting the nearest branch
  - Sending letters or emails
  - Using the website of the Company.
  - Calling the designated call center of the Company.

5.5.2 The Company shall allow policyholders or claimants to register complaints online through Bima Bharosa portal at <https://bimabharosa.irdai.gov.in/> of the Authority.

5.5.3 The company shall integrate its grievance portal with the Bima Bharosa portal to enable online registration and tracking of grievances. The system of the Company shall include real-time mirroring functionality to ensure that its grievance database is consistently synchronized with the Bima Bharosa portal.

## 5.6 Procedure for expeditious resolution of complaints –

### Grievances:

If Customer has a grievance about any matter relating to the Policy, or the decision of the Company on any matter, or the claim, he/she can address the grievance as follows:

#### Step 1: Contact the Company

Write at:

Customer Service Universal Sampo General  
Insurance Co. Ltd.

Unit No. 601 & 602, 6<sup>th</sup> Floor, Reliable Tech Park,  
Thane-Belapur Road, Airoli, Navi Mumbai,  
Maharashtra – 400708

Email: [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

Toll Free Numbers: 1800-22-4030 OR 1800-200-4030

For Senior Citizen toll free number: 1800-267-2030

#### Step 2: Grievance Cell

If the resolution does not meet the customer's expectations, the customer can directly write to the Grievance Id of the Company. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of complaint on this email id.

Customer Service Universal Sampo General  
Insurance Co. Ltd.

Unit No. 601 & 602, 6<sup>th</sup> Floor, Reliable Tech Park,  
Thane-Belapur Road, Airoli, Navi Mumbai,  
Maharashtra – 400708

Email: [grievance@universalsompo.com](mailto:grievance@universalsompo.com)  
[/Melvin.dsouza@universalsompo.com](mailto:Melvin.dsouza@universalsompo.com)

For More details, visit – [www.universalsompo.com](http://www.universalsompo.com)

**Visit Branch Grievance Redressal Officer (GRO)** - Walk into any of our nearest branches and request to meet the GRO.

- We will acknowledge receipt of your concern immediately.
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response.

### Step 3: Chief Grievance Redressal Officer

In case, the customer is not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, he/she may write or email/mail to:

Customer Service Universal Sampo General  
Insurance Co. Ltd.

Unit No. 601 & 602, 6<sup>th</sup> Floor, Reliable Tech Park,  
Thane-Belapur Road, Airoli, Navi Mumbai,  
Maharashtra – 400708

Email ID: [GRO@universalsompo.com](mailto:GRO@universalsompo.com) / [rnakhwa@universalsompo.com](mailto:rnakhwa@universalsompo.com)

For updated details of grievance officer, kindly refer the link  
<https://www.universalsompo.com/resource-grievance-redressal>

### Step 4: Insurance Ombudsman

**Bima Bharosa Portal link :** <https://bimabharosa.irdai.gov.in/>

The customer can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any.

Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Offices of the Company.

The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: <https://www.cioins.co.in/Ombudsman>.

**Note:** If Not Resolved Grievance may also be lodged at IRDAI-  
<https://bimabharosa.irdai.gov.in/>.

## 6 Other Obligations of the Company

- a. The Company shall implement a system to regularly gather customer feedback, especially after resolving grievances. This feedback should cover policyholders' experiences with the grievance redressal process and their satisfaction levels.
- b. The Company shall include contact details of relevant Insurance Ombudsmen in its resolution communications, allowing policyholders to escalate complaints if they are dissatisfied with the grievance resolution by the Company.
- c. The Company shall integrate its grievance portal with the Bima Bharosa portal to enable policyholders to register and track grievances online. The system shall include real-time mirroring to ensure synchronization of its grievance database with Bima Bharosa.
- d. The Company shall record grievances received from prospects and policyholders through various channels (such as telephone calls, emails, physical posts, in-person complaints) on the Bima Bharosa platform.

- e. The Company shall appoint a designated officer at every business location to handle grievances, along with a clear internal escalation matrix for unresolved complaints. Details of the grievance redressal mechanism shall be prominently displayed on the website of the Company and in all its offices.
- f. The Company shall prominently display the name, address, and contact details of the insurance ombudsman within the jurisdiction of each of their offices.
- g. The company shall ensure that this infrastructure includes functionality to identify and manage unrelated or unidentifiable complaints that may be sourced by fraudsters.
- h. The Company shall comply with the award of the Insurance Ombudsman within 30 days of receipt of award.

## **7. Review of the Policy**

The PPGR&CM Committee and the Board shall review this Policy:

- 7.1 At least once every financial year, or
- 7.2 As and when the PPGR&CM and/or the Board considers it appropriate, or
- 7.3 As and when the underlying laws governing this Framework undergo any change.

## ANNEXURE

### Turnaround Time

The Company has already formulated comprehensive policies for grievance redressal and the protection of Customer interests. These policies include clearly defined timelines for various Customer functions, such as the issuance of proposal forms, claim processing, and grievance redressal.

The Customer support team shall guide the Customers with regards to the below turnaround times and any other time limits as prescribed by the Authority and ensure that that the same is followed by the Company.

In accordance with the above policies, Some of the TATs are reproduced in the table below for reference:

Services	Maximum Turn Around Time
Process insurance proposals and seek any additional requirements.	7 Days
Decision on the proposal	7 Days
Copy of the policy, along with the proposal form, shall be provided to the Customer	15 Days
Addressing mistakes or corrections in policy document	Within 7 days of the receipt of request for specified service
Processing change of address requests (subject to KYC compliance)	Within 7 days of the receipt of request for specified service
Completing alterations in original policy conditions (where applicable)	Within 7 days of the receipt of request for specified service
Any other non-claim related changes	Within 7 days of the receipt of request for specified service
Cancellation of policy and refund of premium	Within 7 days of the receipt of request for specified service

Appointment of Surveyors through tech-based solutions	24 Hours
Submission of Final report after receiving request from insurer	15 Days
Acceptance or rejection of claims under Retail Policies	Within 7 days of receipt of the survey report or after 15 days from allocation of the claim to the surveyor, whichever is earlier
Acceptance of cashless claims by TPA/Company to Hospital	1 hour
TPA's offer of settlement to the Company/Hospital after submission of document	3 hours
Settlement of claims (other than cashless)	15 days, from the date of submission of claim.
Premium Due Intimation	One month Before due date
Written acknowledgement of grievance to a complainant	Immediately
Seek and obtain further details, if any, from the complainant (permitted only once)	Within one week
Resolution of grievance and issue of final letter of resolution	Within two weeks
Closure of grievance on non-receipt of reply from the complainant	Within eight weeks