

Grievance Redressal Procedure

The Company has various channels to receive and deal with all kinds of grievances / complaints comprising:

1. Customer Care Centre: Call centre (No: 18002095858) has been set up with toll free lines, where grievances / complaints would be resolved by the Company's Customer Care Executives. IVR system would track dropped calls and customer care executives would contact such customers.
2. The details of the GRO / designated Grievance Officer of respective offices along with the contact details in full shall be published on the Company's website. The name and contact details of designated Grievance Officer of respective office and the other Grievance Officers in hierarchy up to GRO at corporate office should also be displayed on the notice board of respective offices.
3. Company Branches: Customers can approach any branch for resolution of their grievances / complaints. The list of branches is published on the Company website.
4. E-mail: Customers can e-mail their grievances/complaints to careforyou@bajajgeneral.com
5. Letters: Customers can write to us; name & address given on every policy document.
6. Website: Customers can also register their grievances/complaints on our website <https://www.bajajgeneralinsurance.com>
7. Grievances / Complaints from customers should be dealt with in a timely manner and response on phone / email / letter should be given to each grievance / complaint.
8. Customers can escalate their grievances to a higher level, if not satisfied with the response of the customer service officer.
9. If not satisfied after all the escalations, the customer may write to the CEO.
10. Information of the Insurance Ombudsman should also be provided, should it be required by the customer in case the grievance is not resolved fully / partially in his favour.
11. Every office of the insurer shall also display in prominent place, the name, address and other contact details of the insurance ombudsman within whose jurisdiction the office falls.

Grievance Redressal System

1. CRM should be used to register all grievance/complaints with transcripts stored, voice logs maintained and a customer care officer allocated to resolve and track each grievance/complaint.
2. A system of grievance registration and disposal to be adopted in each office of the Company. The Company should publicize grievance redressal procedure and make it available on the website.
3. A written acknowledgement (letter/e-mail) should be sent to the customer immediately on receiving the grievance.
4. Acknowledgement letter / email should contain the name and designation of the officer who is supposed to deal with the grievance. It should also contain the grievance redressal procedure and the time taken for resolution of disputes.
5. If the grievance / complaint is resolved within 3 days, then the communication of resolution should be sent along with the acknowledgement.
6. Where the grievance/complaint, which is not resolved within 3 working days, it should be endeavored to resolve the grievance / complaint within 2 weeks of its receipt and a final letter of resolution should be sent to the customer.

7. Where, within 2 weeks, the Company sends the complainant a written response which offers redress or rejects the complaint and gives reason for doing so, it should also inform the Complainant about the following:
 - about how he/she may further pursue the grievance/complaint, if dissatisfied.
 - that if the Company does not receive a response within 8 weeks from the date of receipt of the response, the complaint would be considered as closed.
8. Seek and obtain further details, if any from the complainant within one week [permitted only once].
9. MIS on all outstanding open grievance/complaints should be tracked daily.

Closure of Grievance/Complaint

A grievance / complaint should be considered as disposed of and closed only when the Company has acceded to the request of the complainant fully OR where the complainant has indicated in writing acceptance of the response of the Company OR where the complainant has not responded to the insurer within 8 weeks of the company's written response.

Grievance Officer/s

A Grievance Redressal Officer (GRO) should be appointed by the Company. Every office other than the Head Office of the Company should also have a designated Grievance Officer who should be head of that office. The CEO is authorized to appoint the GRO of the Company including any subsequent changes from time to time.

This policy is as per the extent provisions of applicable laws, rules and regulations. Any changes therein, to extent applicable, and any change in the contact details of the Company as mentioned in this policy, shall stand incorporated into this policy and the amended policy will be placed before the Board for noting on annual basis.