

# Policy for Grievance Redressal Mechanism

## Introduction

Avia Insurance Brokers Private Limited (AIBPL) have a Grievance Redressal Mechanism in place. The aim is to address the complaints and grievances that might be raised by the policyholders who obtained insurance coverage through AIBPL. In addition, the mechanism seeks to resolve the queries, problems and issues in general of their clients at AIBPL's own end by taking up with the insurers or through various regulatory channels / levels within the shortest time possible.

## Objective:-

The objective of the policy is to ensure that

- No customer/policyholder remains dissatisfied about his/her grievance.
- There remains no discrimination while attending to any complaint/grievance of any customer/policyholder.
- AIBPL and their dedicated officials facilitate in registering complaint/grievance of any customer/policyholder with the concerned insurer.
- Necessary assistance and or guidance is extended to the aggrieved customer/policyholder for escalation of the complaint/grievance to the next level of regulatory body IRDAI wherever required.

## Procedures Involving Grievance Redressal Mechanism at AIBPL Level

- The customers/policyholders can approach the Broker Qualified Person(s) of AIBPL or the Principal Officer by physical presence. They can email at [info@aviainsurance.in](mailto:info@aviainsurance.in) from their registered email address(s) for any query, request and complaint/grievance. The aggrieved customers/policyholders can write a letter to the Company's registered office at Unit 4/4, 4<sup>th</sup> Floor, 75C, Park Street, Kolkata – 700 016, West Bengal.
- On receipt of any complaint/grievance, every possible help is made for registration of the complaint/grievance with the concerned Insurer for timely resolution of the complaint. • Follow up action is done subsequently till the resolution to the complaint/grievance is obtained.
- Necessary information and status of the complaint/grievance is provided to the customers/policyholders from time to time till resolution of the issue.
- A Grievance Database Register is maintained.
- Customers/policyholders have the option to escalate their grievance through Escalation Mechanism as delineated herein in case they are not satisfied with the response or resolution provided by the AIBPL.

## **Escalation Mechanism**

The following steps are involved when the Customers/policyholders intend to escalate their grievance(s).

### **Step 1: Approach the Insurance Company**

- Lodge a complaint through Insurer Customer Care Number /Customer Care Mail Id/ Toll-Free Number mentioned in the Policy Copy.
- May submit a written complaint directly with the insurance company's Grievance Redressal Officer.

### **Step 2: Escalate to IRDAI**

If the complaint/grievance is not resolved by the insurer or in case the resolution does not meet their expectations, Customers/policyholders can register their grievance through the integrated grievance management portal called Bima Bharosa of IRDAI at <https://bimabharosa.irdai.gov.in>.

- **Registration through Online portal:** Register on the Bima Bharosa system at <https://bimabharosa.irdai.gov.in/> to file and track the complaint/grievance.
- **Phone Call to Toll-free number:** Call the IRDAI Grievance Call Centre (IGCC) at 1800 4254 732 or 155255.
- **Email:** Send an email to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in).
- **Physical mail:** Send a written complaint to the Grievance Redressal Cell at the address provided on the [Policyholder.gov.in](http://Policyholder.gov.in) IRDAI website.

### **Step 3: Further Escalation to the Insurance Ombudsman**

If the Customers/policyholders are still not satisfied, they can escalate the issue to the [Insurance Ombudsman](#) for redressal of their complaint/grievance as per the Insurance Ombudsman (Amendment) Rules 2023. This is a cost-effective and a quasi-judicial channel to resolve grievances involving insurance companies, agents, and intermediaries.

The detailed addresses and contact details of the Insurance Ombudsman offices set up across various locations in the country will be available at <https://www.cioins.co.in/Ombudsman>