



Citizen's Charter (Health Insurance)

Basic Service Standards

S. No	Service	Description Of Item of Service	Turnaround Time
1	New Business Proposal Processing	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal	7 days
		Decision on the proposal from the date of receipt of the proposal or from the date of receipt of additional requirement whichever is later	
		Providing a copy of the policy along with the proposal form	15 days
		Free look cancellation and refund of deposit from the date of receipt of the request	7 days
2	Post Policy Service Request	Post Policy Service Requests concerning mistakes/corrections in the Policy document	
3	Policy Servicing (From the date of receipt of request)	Change of Address (KYC Norms to be complied)	7 days
		Registration /Change of Nomination, Assignment.	
		Alteration in Original Policy Conditions (where applicable)	
		Issuance of duplicate policy	7 days
		Inclusion of new members (in case of group policies)	
		Any other non-claim-related changes	
4	Claims	Acceptance of cashless claims by TPA /company to Hospital and communicate to them	1 hour
		TPA's offer of settlement to the Insurer / Hospital after submission of document	3 hours
		Settlement of claims (other than cashless)	15 days

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

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5	Auto Action by the Insurer	Premium Due Intimation	One month before the due date
6	Complaints	Acknowledge to complaint	Immediately
		Action on Complaint & Intimation of Decision to the complainant	14 days
		If complaint is NOT resolved by the Us, communicate the details to the Policyholder of options including referring the complainant to Insurance Ombudsman / Consumer Court	14 days from the original date of receipt of the complaint *

*The policyholder may approach the Insurance Ombudsman if their complaint is not resolved within 30 days or if the decision of the company is not acceptable to the policyholder