



UNITED INDIA INSURANCE COMPANY LIMITED

Regd. & Head Office : 24 Whites Road, Chennai 600 014

UNI CUSTOMER CARE DEPARTMENT

CUSTOMER GRIEVANCE REDRESSAL SYSTEM

The following Customer Grievance Redressal System (CGRS) has been evolved for addressing the grievances of Insurance customers and taking necessary steps for redressal/disposal of the grievances.

The revised Customer Grievance Redressal System (CGRS) comes into effect from 1st November 2014. It super cedes the earlier system.

DEFINITION: -

Grievance/complaint for this purpose is defined as "Any communication that expresses dissatisfaction about an action or lack of action or about the standard of service/deficiency of service of the Insurance Company and/or an intermediary, and seeks remedial action."

1. The Company has a 4-tier grievance redressal machinery with designated Customer Care Officer at each level as follows:

Micro / Branch Office: Sr. Branch Manager/Branch Manager/Micro Office in charge would be the Customer Care Officer of the Branch /Micro Office and he/she would attend to all grievances received. However, grievance relating to claims settled/repudiated by that Branch office would be processed by the next higher office i.e. Divisional Office.

Divisional Office: Sr. Divisional Manager / Divisional Manager or any nominated officer of the Divisional Office would be the Customer Care

Officer and he/she would attend to all grievances received. However grievance relating to claims settled/repudiated by that Divisional office would be processed by the next higher office ie. Regional office.

Regional Office/Large Corporate & Broker Cell: A nominated Officer of RO/LCB would attend to all grievances relating to the Region/LCB. An alternate officer who would attend to the grievance in his absence may be nominated. Grievance relating to claims settled /repudiated by LCB/RO would be put up before the Grievance Review Committee of RO/LCB for a collective decision, where it cannot be resolved by Customer Care Department concerned.

Head Office: HO-Customer Care Department would attend to all the grievances received at Head office and also those which are escalated beyond RO level.

2. The designated Customer Care Officers of BO/DO/RO/LCB will be available at their respective offices for personal hearing with customers on all Wednesday of the week or next working day (if the same is holiday) between 3.00PM to 5.00PM in all offices. In case of the designated Customer Care Officers being on leave/absent on any Wednesday, the second line officer will attend to customer hearing. All complaints/grievances received during interaction will be registered in the Company's Grievance Redressal Portal for necessary action.
3. Customers can meet the Customer Care Officers with prior appointment on any other working day during working hours. A signboard in this regard should be placed for proper display in all offices.
4. The nominated Customer Care Officer shall receive and respond to the Customer Grievances within the time prescribed by IRDA. An alternate officer, who will attend to these functions in the absence of the first one, shall also be nominated. He is empowered to initiate all necessary steps for improving Customer Service Standards and Customer relations in his office.

5. The Name, Designation, Telephone number and E-mail ID of the Customer Care Officer should be displayed in English and vernacular in a prominent place in each office to facilitate the customers to approach them for complaints. The information about the Regional Customer Care Officers of all the Regions is displayed in the Company's Corporate web-site and will be updated periodically.
6. The United India Grievance Management System (UGMS) an online Grievance redressal portal is put in place for the customers to register the complaint on-line and track its redressal. The UGMS will be accessed by the Customer Care officers at all levels and the same will be monitored by Head office Customer Care Department. It is web-integrated with IGMS - Integrated Grievance Management System of IRDA. In addition, there will be a complaint register kept open for the public to post their complaints which will be kept in a prominent place in each office.
7. All complaints/grievances received by the Company by way of letters, phone calls, walk in, e-mail shall be registered in the Grievance Portal and acknowledged by the office concerned immediately but not later than 3 days of receipt of the complaint. The same will be redressed, responded to the complainant and the disposal details shall be uploaded in the Grievance Portal within 15 days of receipt of the complaint. The process of grievance redressal is monitored by Head office Customer Care Department.
8. The final reply sent to the complainant shall contain the address of the Insurance Ombudsman to whom the complainant can approach, if he is not satisfied with our decision.
9. The Grievance Review committee of Regional offices is authorized to consider grievances up to the financial limits available to RCC. The

Grievance Review Committee of RO will meet as per requirement to redress/dispose pending grievances within the specified time schedule.

10. Grievances exceeding the powers of Regional Grievance Review Committee shall be placed before the Grievance Review Committee of Head office for their decision upon a written representation from the insured/aggrieved customer on the decision taken.
11. The HO Grievance Review Committee shall examine and decide upon grievances relating to claims upto the financial powers applicable to General Manager / Scale VII of the Company. In respect of claims decided by CMD/HCC, the HO GRC will put up a detailed note before the said authority after following the above procedure with their recommendations supported by detailed reasons for the said authority to review / re-examine the decision taken on the claim.
12. Grievance redressal is part of Corporate Governance and a Board Sub Committee on Protection of Policy Holders' Interest monitors the functioning of the Customer Care Department in effective redressal of complaints and improving the standard of Customer Service.
13. The approved CGRS will be displayed in the Company's Website and shall be filed before IRDA, in compliance with its Guidelines on Grievance Redressal.

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