



UNITED INDIA INSURANCE COMPANY LIMITED
Regd. & Head Office: 24 Whites Road, Chennai 600 014

Customer Grievance Redressal System 2019

1. Introduction:

Grievance or Complaint 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.

2. The framework of the Grievance Redressal Policy covers the following aspects:

a. Registration of Grievance/Complaint: A complainant may register a complaint with the Company for defects/deficiency/delay/repudiation/non-payment/partial payment/arbitrary deduction/refund/misbehaviour relating to all services and products rendered by the Company.

b. Mode of Registration: The Complainant may register his complaint either by letter/over telephone/personal visit/e.mail on various portals maintained by the Company/IRDAI/Ministry/National Consumer Helpline/Directorate of Public Grievances and Pension.

c. Timeline for acknowledgement: Every grievance must be acknowledged within 3 days.

d. Timeline for resolution of the grievances: Redressal of grievance must occur within 15 days unless it is complicated or warrants substantial time because of legal requirement or other such reasons.

e. Display of details regarding Grievance Redressal Procedure and contact details of Customer Care Officers:

(i) The Grievance Redressal Procedure with contact details of various Grievance Officers/Customer Care Officers should be displayed in the website and must be updated from time to time.

(ii) A copy of the CGRS will be displayed in English and local language in all offices of the Company.

(iii) Every Office of the Company shall display in a prominent place, the name, address and other details of the Insurance Ombudsman within which the jurisdiction of the office falls.

(iv) Dedicated Toll Number- 1800 425 33333, for attending to the calls from Customer.

f. Closure of Complaint/Grievance: A complaint shall be considered as disposed of and closed when the Company has responded to the request of the Complaint within the terms of relevant policy/rules of the Company or when there is an evidence of payment/reply submitted by the Company or when the complainant has not responded to our request to submit the required documents/to comply with the requirements, within 8 weeks, as fixed by IRDAI.

The final reply sent to the complainant shall contain the address of the Insurance Ombudsman to whom the complainant can approach if he/she is not satisfied with the Company decision.

g. Grievance Redressal Structure: There will be a Grievance Redressal Officer in the Company at a Senior level nominated at the Corporate Office. The GRO at the Corporate Office shall be contact person for the IRDAI/Ministry/General Insurance Council.

3. The Company will have a 4 Tier Grievance Redressal Machinery with designated Grievance Officer at each level as follows:

At Branch Office/Micro Office: Branch in Manager/Micro in charge shall be the Grievance Officer and he/she would attend to all grievances received. However, grievances relating to claims settled/repudiated by that Branch Office/Micro Office shall be forwarded to the Grievance Officer of the concerned DO.

At Divisional Office: Division-in-charge or any scale III Officer of the Division Office shall be the Grievance Officer and he/she would attend to all grievances received, including grievance relating to settled/repudiated. However, grievances relating to claims settled/repudiated by that Divisional Office would be forwarded to the Grievance Officer of concerned Regional Office.

At Regional Office: A Scale-III/IV Officer in the concerned Regional Office shall be Grievance Officer of the Region. Grievances relating to claims settled/repudiated by RO/DO/BO shall be put up to Grievance Review Committee of RO if not resolved by concerned Grievance officers/Department.

At Head Office: A Scale V/VI Officer in HO-Grievance Department shall be nominated as the Grievance Redressal Officer in respect of all grievances which are not redressed at Regional Office or DO/BO concerned.

4. Grievance mechanism:

(a) The designated Grievance officers of BO/DO/RO shall be available at their respective offices for personal interaction with customers on all Wednesday between 3.00 PM and 5.00 PM except on holidays. In case of the designated Grievance Officers are on leave/absent on any Wednesday, another nominated Officer of the same office shall attend to the customer interaction. All complaints/grievance received during interaction shall be registered and numbered for necessary action.

(b) Customer may meet the Grievance Officers with prior appointment on any other working day during working hours.

(c) The names of the Grievance Officer shall be displayed in English and the Local Language in the Branch/Divisional/Regional Office Notice Board along with his mobile number.

- (d) The Regional Office shall periodically publish in local newspapers the names and mobile numbers of grievance officers at ROs and DOs under their control. The Company's Corporate website will also carry this information prominently.
- (e) Customers who are not in a position to meet the Grievance Officers may send their complaint/grievance in writing by post or drop the letter in the complaint box kept in each office. Our offices would attempt to clear the contents of the box daily and it will be registered and numbered along with complaints received by post or other means.

5. Grievance Committees:

Grievance Review Committees in Regional Offices shall be constituted with the Officers of the RO. The Committee may be further strengthened by including an outside member such as a retired District Court Judge or a retired Chairperson of Consumer Forum. The Grievance Review Committee of Regional Office shall be constituted with the Regional in charge as the Chairperson, Regional Managers/Managers (Technical, IT) and Regional Manager- In charge of Uni Customer Care Department. Minimum quorum would be Chairperson, RM, Uni Customer care and any other member. They are authorized to consider the grievances up to the financial limits of the Regional Claims Committee of that particular RO. The Grievance Review Committee of RO will meet periodically as per requirement to redress/dispose grievances within the specified time schedule.

The HO Grievance Review Committee shall be constituted with the General Manager of Customer Care Department as Chairperson, Grievance Redressal Officer of HO, DGM(IT), DGM (Motor), DGM (Health) and DGM (Property) as the other members. Minimum Quorum would be Chairperson, GRO and any 1 other member.

The HO Grievance Review Committee may be further strengthened by including an outside member such as retired District Court Judge or a retired Chairperson of Consumer Forum/retired Chairman/Ombudsman, which would help in providing transparency in the decision-making process.

Grievances exceeding the powers of Regional Grievance Review Committee shall be placed before the Grievance Review Committee of HO for their decision upon a written representation from the insured/aggrieved customer on the decision taken.

HO Grievance Review Committee shall examine and decide upon grievances relating to claims up to financial powers applicable to General Manager/Scale VII of the Company. In respect of claims decided by CMD/HCC, the HO GRC based on the advice of Domain Department in HO shall put up a detailed note before the said authority for re-examining and a decision in the matter.

In both the above cases, the domain department in HO will have to re-examine the cases and give a detailed report/present the case before GRC at HO.

6. UGMS-Online Portal:

An Online Grievance Redressal Portal shall be the place for the customers to register complaint online and track its redressal. The UGMS will be accessed by the Customer "Care Officers at all levels and the same will be monitored by HO Uni Customer Care Department. It shall be integrated with IGMS – The Integrated Management System of IRDAI. In addition, there shall be a complaint register open for the public to post their complaints which will be kept in a prominent place in each office.

If any complaint/grievance is received directly by Head Office, Grievance Department, then the grievance shall be referred to Grievance Officer of the RO concerned who would obtain the full details relating to the grievance from the concerned office and convey the same to HO Grievance Department within 15 working days (In case of grievance referred by DPG/IRDAI/Ministry, the replies shall be given within 10 days). HO Grievance Department should then reply to the complainant within 15 working days of receipt of details from RO in all cases except where the complexities in a case demand more time in which case, appropriate update on the status shall be communicated to the complainant.

Similar procedure as described above shall be followed by Regional Offices in respect of complaints/grievances received by them directly. Reply in such cases shall be given by RO Grievance Department within the same time frame. Grievance Review Committees of Ros should meet periodically to redress/dispose grievance within the specified time schedule and send returns to HO, Grievance Department.

7. MINISTRY PORTAL GRIEVANCES

The various Portals such as CPGRAMS, PMOPG, DPG, DARPG shall be accessed on a daily basis by the Nodal Officer at Head Office. All Policy Holders' related grievances shall be registered in the UGMS Portal and resolution details entered in both UGMS and Ministry Portals.

Grievances pertaining to non Policy Holders' issues such as HR related Grievances are tracked and resolved on the Ministry Portal itself.

Grievance redressal will be made part of corporate governance and Board of the Company will actively monitor redressal of complaints.