

## Service Parameters:

The Company's Grievance Redressal Mechanism and details of all Service TATs including Grievance Redressal as given below:

### Turn Around Time (TAT)

Function	Description	Turn-Around-Time in Working Days
Policy Issuance	TAT for issuance of policy; from application receipt / requirement receipt / funds receipt whichever is later (except POS products)	15
	TAT of issuing POS product from the date of collection of proposal at the point of sales.	2
Policy Document Dispatch (post issuance)	Dispatch of policy (Metro/ Non-metro)	2
	Re-dispatch of duplicate policy / undelivered policy	7
Refunds of funds for Declined / Postponed proposals (except POS products)	Premium Refund to customer account on Declined / Postponed / Client Request	15
Refunds of fund - POS product's rejection	Premium Refund to customer account on rejection /Client Request	7
Policy Servicing Request	Servicing of all policy related request (financial and non-financial) from the date of request or last requirement received	15
	Registration of Auto Debit (NACH / ECS /SI Mandates) with the banks	45
	Cancellation of Auto Debit (NACH / ECS /SI Mandates) with the banks	15
Complaints on Grievance id / IGMS	Complaints related to Proposal / Policy service issues	14
Claims Processing	Early claims processing (event is within 3 years from policy issuance)	90
	Non-early claims processing (event occurred post 3 years from policy issuance)	30