Grievance Redressal Policy and Mechanism

At Edelweiss Life Insurance, we are committed to delivering fair, transparent, and timely service to all our policyholders. Our Grievance Redressal Policy, as approved by the Board under the Policy for Protection of Policyholders' Interests, lays out a structured process for resolving customer grievances and enhancing service experience.

Objective

To ensure policyholders:

- Are treated fairly and with respect at all times
- Have clear access to escalation channels and grievance redressal avenues
- Receive timely resolution of their concerns in line with regulatory guidelines

Service Request Touchpoints

Customers can raise any service request through any of the following (please keep your details like policy number, registered no and/or registered email id handy):

- Toll-Free: 1-800-2121-212 (Mon–Sat, 10 AM–7 PM, except Public Holidays)
- WhatsApp: 9833521212 – Write "Hi" (Available 24X7)
- Email: care@edelweisslife.in
- Postal Address:

Customer Care, Edelweiss Life Insurance Company Ltd,
6th Floor, Tower 3, Wing B, Kohinoor City, Kirol Road,
Kurla (W), Mumbai – 400070

- Online: Edelweiss
- Visit any of our branches: Contact Us - Edelweiss Life

If you are not satisfied with the resolution provided by the care team, you may escalate to priority@edelweisslife.in

Grievance Redressal Touchpoints

Customers can register a grievance through any of the following:

- Toll-Free: +91-22-71013323 (Mon–Fri, 10 AM–6 PM, except Public Holidays)
- WhatsApp: 9833521212 – Write "Hi" (Available 24X7)
- Email: complaints@edelweisslife.in
- Postal Address:

Customer Care, Edelweiss Life Insurance Company Ltd,
6th Floor, Tower 3, Wing B, Kohinoor City, Kirol Road,
Kurla (W), Mumbai – 400070

- Online: Edelweiss
- Visit any of our branches: Contact Us - Edelweiss Life

Grievance Redressal Officer (GRO)

● Name: Mr. Alok Ranjan Singh
● Phone: +91-22-71013322 (Mon–Fri, 10 AM–6 PM, except Public Holidays)
● Email: GRO@edelweisslife.in
Branch Heads are also designated as GROs at respective branch offices.

Grievance Redressal Process

● Every complaint is assigned a unique complaint number
● Acknowledgement is sent immediately
● A final resolution is provided within 14 days of receipt
● A complaint is treated as closed when:
– The request is fully resolved in favour of the complainant
– The customer confirms acceptance in writing
– No response is received within 8 weeks of the final reply from the Company

Escalation to Insurance Ombudsman and Access to IRDAI

At any point of time, if the resolution does not meet your expectation or if you have not received any reply within a period of one month from the date of receipt of complaint by the Company, you may approach the Insurance Ombudsman for redressal as per Rule 13 and 14 of the Insurance Ombudsman Rules, 2017 ('Insurance Ombudsman Rules') as amended from time to time.

Duties and functions of Insurance Ombudsman under Rule 13 of the Insurance Ombudsman Rules:

The Ombudsman shall receive and consider complaints alleging deficiency in performance required of an insurer (including its agents and intermediaries) or an insurance broker, on any of the following grounds:

a. delay in settlement of claims, beyond the time specified in the Regulations, framed under Insurance Regulatory and Development Authority of India Act, 1999;
b. any partial or total repudiation of claims by the Company;
c. disputes over Premium paid or payable in terms of insurance Policy;
d. misrepresentation of Policy terms and conditions at any time in the Policy Document or Policy contract;
e. legal construction of insurance policies in so far as the dispute relates to claim;
f. Policy servicing related grievances against the Company and their agents and intermediaries;
g. issuance of life insurance Policy including health insurance Policy which is not in conformity with the Proposal Form submitted by the Proposer;
h. non-issuance of insurance Policy after receipt of Premium in life insurance and general insurance including health insurance; and
i. any other matter arising from non-observance of or non-adherence to the provisions of any regulations made by the Authority with regard to protection of policyholders' interests or otherwise, or of any circular, guideline or instruction issued by the Authority, or of the terms and conditions of the policy contract, insofar as such matter relates to issues referred to in clauses (a) to (h).

Manner in which complaint is to be made in accordance with Rule 14 of the Insurance Ombudsman Rules:

1. Any person who has a grievance against an insurer or insurance broker may himself or through

his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer or the insurance broker, as the case may be, complained against or the residential address or place of residence of the complainant is located.

2. The complaint shall be in writing, duly [signed, or made by way of electronic mail or online through the website of the Council for Insurance Ombudsmen,] by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.
3. No complaint to the Insurance Ombudsman shall lie unless

   (a) the complainant [has made a representation in writing or through electronic mail or online through website of the insurer or insurance broker concerned named in the complaint and—

   (i) either the insurer or insurance broker, as the case may be, had rejected the complaint; or

   (ii) the complainant had not received any reply within a period of one month after the insurer or insurance broker, as the case may be, received his representation; or

   (iii) the complainant is not satisfied with the reply given to him by the insurer or insurance broker, as the case may be.

   (b) The complaint is made within one year—

   (i) after the order of the insurer or insurance broker, as the case may be, rejecting the representation is received; or

   (ii) after receipt of decision of the insurer or insurance broker, as the case may be, which is not to the satisfaction of the complainant;

   (iii) after expiry of a period of one month from the date of sending the written representation to the insurer or insurance broker, as the case may be, if the insurer or insurance broker, as the case may be, named fails to furnish reply to the complainant

4. The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer or insurance broker, as the case may be, against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
5. No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.
6. The Council for Insurance Ombudsmen shall develop a complaints management system, which shall include an online platform developed for the purpose of online submission and tracking of the status of complaints made under rule 14 of Insurance Ombudsman Rule 2017.

You may refer to the list of Ombudsman and their contact details at: https://cioins.co.in

Customers may also choose to approach the **IRDAI Grievance Call Centre (Bima Bharosa Shikayat Nivaran Kendra) at any stage.**

IRDAI Grievance Call Centre (Bima Bharosa Shikayat Nivaran Kendra)

- Toll-Free: 155255 / 1800-425-4732
- Email: complaints@irdai.gov.in
- Postal:

Consumer Affairs Department,
Insurance Regulatory and Development Authority of India (IRDAI),
Sy. No. 115/1, Financial District,
Nanakramguda, Hyderabad – 500032, Telangana

Customers may also contact IRDAI at the Bima Bharosa portal