

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

If you are not satisfied with the resolution provided by the Company or if your complaint remains unresolved, you may approach the **Insurance Ombudsman** for redressal as per Rule 13 and 14 of the Insurance Ombudsman Rules, 2017.

Insurance Ombudsman

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.

Powers of Insurance Ombudsman under Rule 13

The Ombudsman shall receive and consider the following complaints or disputes relating to:

- a. Delay in settlement of claims, beyond the time specified in the regulations framed under IRDAI Act, 1999
- b. Any partial or total repudiation of claims by the Company
- c. Disputes over premium paid or payable
- d. Misrepresentation of policy terms and conditions in the Policy Document or contract
- e. Legal construction of policies insofar as it relates to claims
- f. Policy servicing grievances against the Company and its agents/intermediaries
- g. Issuance of policy not in conformity with the Proposal Form
- h. Non-issuance of policy after receipt of premium
- i. Any other matter resulting from violation of the Insurance Act, 1938 or related regulations/guidelines

Manner in which Complaint is to be Made (Rule 14)

1. A person having a grievance may file a written complaint to the Ombudsman under whose jurisdiction:
 - the Company's branch or office is located, or
 - the complainant resides
2. The complaint must be signed by the complainant (or legal heir/nominee/assignee), with details of:
 - The complainant and insurer
 - Facts of the complaint with supporting documents
 - Nature and extent of loss and relief sought
3. A complaint shall be admitted only if:
 - The Company rejected the complaint, or
 - No reply was received within one month, or
 - The customer is dissatisfied with the Company's reply
4. The complaint must be filed within one year from:
 - The date of the Company's rejection order
 - The date of an unsatisfactory decision
 - The expiry of one month from sending representation to the Company
5. The Ombudsman may condone delay based on justification and after hearing the Company's view.
6. A complaint already under litigation, arbitration, or consumer forum is not maintainable.

You may refer to the list of Ombudsman and their contact details at:

<http://cioins.co.in/ombudsman.html>

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](#)