



बीमा विनियामक और विकास प्राधिकरण

Insurance Regulatory and Development Authority
POLICY HOLDER COMPLAINTS REGISTRATION FORM
(Separate forms to be used for each complaint)

Annexure I

Please approach your Insurance Company first with the grievance. If you have not received a response or you are not satisfied with the response on your grievance, you may use this form to register the complaint with IRDA.

If the complaint is a dispute in regard to premium paid or payable, dispute on policy wording pertaining to claim payment, delay in settlement in claims or non-issue of insurance document the same may be lodged with Insurance Ombudsman. The addresses of the Ombudsmen are available on our website.

1. Name of the complainant: _____
2. Address of the complainant: _____

3. E-mail/Telephone/Fax : _____

4. Whether Individual /Company:
(Please tick)
Individual Company/other entities
5. Name of the Insurance Company: _____
6. Address of the servicing office/branch with office code (if available):

7. Policy number/Proposal deposit number:
8. Claim number:
9. Is your complaint related to (please tick the appropriate box)
 Conventional Life Insurance Policy
 Unit Linked Life Insurance Policy
 Pension Policy
 Health Insurance Policy
 Group Insurance Policy
 Others
10. Nature of complaint: (Please tick the appropriate box)

a. Purchase of policy

- Plan & Term of the policy differ from what is requested
 Mis-sale/Mis-representation/Tampering in proposal

b. Issue of policy

- Acceptance of proposal related complaints
 Non-refund of excess proposal deposit

Parisrama Bhavanam, 5 -9-58/B, 3rd Floor, Basheer Bagh, Hyderabad 500 004
Phone: 040-23381300, Facsimile: 040 66820961
E mail: lifecomplaints@irda.gov.in: website: www.irdaindia.org



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- Communication of decision on proposals not done within 15 days of receipt
- Non-receipt of Policy Bond
- Refund on Free-look
- Error in Policy Schedule and Documents

c. Policy Servicing

- Cancellation of policy other than Free-look
- Response for recording Change of address is not sent within 10 days from receipt of communication
- Response for noting a new nomination or change of nomination is not done within 10 days from receipt of communication
- Response for noting an assignment is not sent within 10 days from receipt of communication
- Response for information of current status of policy is not sent within 10 days from the receipt of communication
- Response for issuance of an endorsement under the policy (noting a change in sum assured etc.) is not sent within 10 days from the receipt of communication
- Response for issuance of duplicate policy is not sent within 10 days from the receipt of the communication
- Payment of premium (ECS, Online payment, non-acceptance by company etc.)
- Delay in adjustment of premium (causing policy lapse, loss of units etc.)
- Complaints related to improper Allocation of Units
- NAV related complaints
- Charges deducted are not as per the policy provision
- Non-receipt of Premium receipt
- Non-receipt of Duplicate policy
- Non-receipt of lapse intimation
- Complaints related to Revival of lapsed policy
- Complaint related to Assignment of Policy
- Transfer of policy from one branch to another
- Complaint on other benefits under the policy other than policy payment (Automatic Premium loan/ premium redirection/conversion option etc.)
- Complaint on alteration in policy (Rider addition or deletion, change in SA, Change in Premium, Change in mode of payment, change in plan & term etc.)
- Non-receipt of statement of accounts/ bonus etc.

d. Claim Servicing

- Surrender Value not paid

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- Payment of less surrender value
- Queries or requirement of additional document in respect of survival benefit not received within 15 days of receipt of the claim request
- Partial withdrawal benefit is not paid
- Survival Benefit is not paid within 30 days from the date of receipt of all relevant papers
- Queries or requirement of additional document in respect of Maturity Claim not received within 15 days of receipt of the claim request
- Maturity claim is not paid within 30 days from the date of receipt of all relevant papers
- Queries or requirement of additional document in respect of Death Claim not received within 15 days of receipt of the claim request
- Death claim is not paid within 30 days from the date of receipt of all relevant papers
- Death claim not paid since investigation is not completed within 6 months from the date of intimation
- Repudiation of Claim
- Queries or requirement of additional document for any other claim (Health, Accident Benefit, Disability Benefit or other Riders) is not received within 15 days of the receipt of the claim request
- Any other claim (Health, Accident Benefit, Disability Benefit or other Riders) is not paid within 30 days from the date of receipt of all relevant papers
- Any other claim (Health, Accident Benefit, Disability Benefit or other Riders) is not paid since investigation is not completed within 6 months from the date of intimation
- Complaint related to Payment of Annuity installments
- Response for processing and Payment of Policy Loan is not sent within 10 days from receipt of the communication
- The amount of claim is not correct (Bonus, Sum Assured etc.)
- Non-payment of penal interest for delayed policy payments

e. Other issues

- Advertisement related complaint
- Complaint against Agent
- Malpractices by the employees of the insurer
- Repeated and unwanted tele-calls from the company - Do not Call Register
- Any other complaint related to Policy (Details of complaint is compulsory)

10. Details of complaint (including details of document copies attached):



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SIGNATURE: _____

DATE: