

## **ManipalCigna Health Insurance Company limited**

### **Grievance Redressal Guideline**

#### **Objective:**

To ensure effective and timely resolution to policyholders' concerns by doing a proper and detailed root causes analysis. To strive to improve our customer experience and create awareness. This guideline is in line with the guidelines issued by IRDAI from time to time.

#### **Key Definitions**

Grievance/Complaint:

A 'Grievance/Complaint' is defined as any communication that expresses dissatisfaction about an action or lack of action, about the standard service/deficiency of service of an insurance company and or/any intermediary or asks for remedial action.

Query:

An Inquiry can be defined as any communication from the customer for the primary purpose of requesting information about a company and/or its services.

Requests:

A Request can be defined as any communication from a customer soliciting a service such as change or modification in the policy.

#### **How to register a complaint:**

The customer can approach various touch points to get the complaint registered. Please find the touch points below:

- Calling on helpline number: 1800-102-4462
- Email at [headcustomercare@manipalcigna.com](mailto:headcustomercare@manipalcigna.com) from registered email id.
- Logging on the website [www.manipalcigna.com](http://www.manipalcigna.com) and register online complaint
- Can register complaint at IGMS (Integrated Grievance Management system) and log in to [www.igms.irda.gov.in](http://www.igms.irda.gov.in)
- Visiting any of the nearest branch and submit a letter duly signed by the policy holder (Branch address mentioned on our website i.e. [www.manipalcigna.com](http://www.manipalcigna.com)).

- Can send the letter addressing duly signed at the address mentioned below :

**Grievance Management Cell**

ManipalCigna Health Insurance Company Limited  
Raheja Titanium  
4<sup>th</sup> Floor,- Unit no 401/ 402  
Off Western Express Highway,  
Goregaon East  
Mumbai – 400 063  
Maharashtra, India

**Turn Around Time (TAT's)**

- We shall send a written acknowledgement to a complainant within 3 working days of the receipt of the grievance.
- Where the grievance is not resolved within 3 working days, we shall resolve the grievance within 15 days of its receipt and send a resolution.