

CITIZEN'S CHARTER (General) BASIC SERVICE STANDARDS

Sr. No.	Description of Service	Turnaround Time
New Business Proposal Processing		
1	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal.	7 days
2	Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later.	7 days
3	Providing copy of the policy along with the proposal form	15 days
Post Policy Service Request		
4	Post Policy Service Requests concerning mistakes/ corrections in the Policy document	7 days
Policy Servicing (from the date of receipt of request for the service specified)		
5	Change of Address (KYC Norms to be complied)	7 days
6	Registration /Change of Nomination, Assignment	7 days
7	Alteration in original policy conditions (where applicable)	7 days
8	Change of location of risk	7 days
9	Inclusion of new member in case of group Policies	7 days
10	Any other non-claim related changes	7 days
11	Cancellation of policy and refund of Premium	7 days
12	Appointment of Surveyors (through Tech based solution)	24 Hours
Claims		
13	Submission of final report after receiving Insurer's request	15 days
14	Communicating acceptance or rejection of the claim	7 days
Auto Action by the Insurer		
15	Premium Due Intimation	One month before due date
Complaints		
16	Acknowledgement to complainant	Immediately
17	Action on Complaint & Intimation of Decision to the complainant	14 days
18	If complaint is NOT resolved by the Insurer, communicate the details to the Policyholder of options including referring the complainant to Insurance Ombudsman / Consumer Court	14 days from original date of receipt of complaint.*



*The policyholder may approach the Insurance Ombudsman if his/ her complaint is not resolved within 30 days or if the decision of the company is not acceptable to the policyholder.

Expectation from the Policyholder -

1. Immediate intimation of claims in writing.
2. Preservation of Salvage.
3. Filing of first information report with Police Authorities
4. In case of Fire, Theft and Accidental Death claims
5. Preservation of recovery rights by filing claims with carriers in case of marine claims
6. Intimating the Fire brigade and obtaining Fire brigade report.
7. Preservation of all records for Company's verification.

NOTE: For detailed information regarding other related documents required for claims, customer may reach out to our customer support on 022 – 48903009.



CITIZEN'S CHARTER (HEALTH) BASIC SERVICE STANDARDS

Sr. No.	Description of Service	Turnaround Time
New Business Proposal Processing		
1	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal.	7 days
2	Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later.	7 days
3	Providing copy of the policy along with the proposal form	15 days
4	Free look cancellation and refund of deposit from the date of receipt of the request	7 days
Post Policy Service Request		
5	Post Policy Service Requests concerning mistakes/ corrections in the Policy document	7 days
Policy Servicing (from the date of receipt of request for the service specified)		
6	Change of Address (KYC Norms to be complied)	7 days
7	Registration /Change of Nomination, Assignment	7 days
8	Alteration in original policy conditions (where applicable)	7 days
9	Issuance of duplicate policy	7 days
10	Inclusion of new member in case of group Policies	7 days
11	Any other non-claim related changes	7 days
12	Cancellation of policy and refund of Premium	7 days
Claims		
13	Acceptance of cashless claims by TPA /Company to Hospital and communicate to them	1 Hour
14	TPA's offer of settlement to the Insurer / Hospital after submission of document	3Hours
15	Settlement of claims (others than cashless)	15 days
Auto Action by the Insurer		
16	Premium Due Intimation	One month before due date
Complaints		
17	Acknowledgement to complainant	Immediately
18	Action on Complaint & Intimation of Decision to the complainant	14 days
19	If complaint is NOT resolved by the Insurer, communicate the details to the Policyholder of options including referring the complainant to Insurance Ombudsman / Consumer Court	14 days from original date of receipt of complaint.*

The policyholder may approach the Insurance Ombudsman if his/ her complaint is not resolved within 30 days or if the decision of the company is not acceptable to the policyholder.

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IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IGI/MCOM/CO/EAEP_Mailer/Ver.1.0/180326. Unsubscribe.

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