

## Citizen Charter

S. no.	Service	Description of item of Service	Turn Around Timelines
1	New Business Proposal Processing	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal.	7 days
		Decision on the proposal from the date of receipt of the proposal or from the date of receipt of additional requirement whichever is later	
		Providing a Copy of the Policy along with the proposal form	15 days
		Decide and communicate on the Port-in policies (from receipt of information from existing insurer)	5 days
		Providing data to IIB on port-out policies (from receipt of port-out request from acquiring insurer)	72 hours
		Free look cancellation and refund of deposit from the date of receipt of the request	7 days
2	Post Policy Service Request	Post Policy Service Request concerning mistakes / corrections in the policy documents	7 days
3	Policy Servicing  (from the date of receipt of the request for the service specified)	Change of Address (KYC Norms to be complied)	24 hours
		Registration/Change of Nomination, Assignment	
		Alteration in the original Policy document (where applicable)	
		Change in location of risk	
		Inclusion of new members in case of group policies	
		Any other non-claim-related changes	
		Cancellation of policy and refund of premium	
		Issuance of duplicate Policy	
		Appointment of Surveyors (through tech-based solution)	

4	Claims	Submission of final report after receiving Insurer's request	15 days
		Communicating acceptance or rejection of the claim	7 days
		Acceptance of cashless claims by TPA/Company to Hospital and communicate to them	1 hour
		TPA's offer of settlement to the Insurer/Hospital after submission of document	3 hours
		Settlement of Health claims (other than cashless)	15 days
5	Auto Action by the Insurer	Premium Due Intimation	One month before due date
6	Complaints	Acknowledgement to complainant	Immediately
		Action on Complaint & Intimation of Decision to the Complainant	14 days
		If the Complaint is NOT resolved by the Insurer, communicate the details to the Policyholders of options including referring the complainant to the Insurance Ombudsman/ Consumer Court	14 days from the original date of receipt of the complaint