

## Grievance Redressal Mechanism

We aim to resolve the queries and problems of our clients in the fastest and most efficient manner.

### Objective:-

The objective of the policy shall be to ensure that:

- All Customers are treated equally at all times.
- We ensure timely resolution of the customer's grievances at our end.
- Queries, requests and complaints, raised by Customers in connection to the Insurers are forwarded to the Insurers promptly for their timely resolution.

### Grievance redressal procedure:-

- The customers and prospects can approach the Specified Persons posted at the branches of Astha Insurance Services Private Limited/ Principal Officer posted at the Registered Office of the Corporate Agent. They can also approach through the Company's website at [www.asthainsurance.com](http://www.asthainsurance.com), or can email us at [ca0436@asthainsurance.com](mailto:ca0436@asthainsurance.com) from their registered email address for any queries, requests and complaint/grievances. Alternatively, they can also write a letter to the Company's registered communication address at Room No-318, 3rd Floor, Kamalalaya Centre,156A Lenin Sarani, Kolkata-700013, W.B.
- Proper and prompt liaising with the Insurers for timely resolution of the complaint.
- Feed back to the Customers regarding the status of their complaints.
- Maintaining the records of Grievance Database and sends the reports to IRDAI periodically as per regulatory guidelines.
- Escalation Mechanism is also maintained at Company's level.

### Escalation Mechanism:-

Clients can submit their concern as per the matrix below and we shall respond with a resolution within two weeks.

#### Level 1-

They can meet the Specified Person at their nearest Astha Insurance Services Private Limited's Branch Office. The list of Branches will be available in our website [www.asthainsurance.com](http://www.asthainsurance.com) under Branch Locator.

If they are not satisfied with the resolution, they may approach Level 2 of the Escalation Matrix.

#### Level 2-

They can approach Mr. Amitava Dutta (Principal Officer) at 6292154288.

If they are not satisfied with the resolution, they may approach Level 3 of the Escalation Matrix

#### Level-3

They can send their grievance through Courier/Post to Astha Insurance Services Private Limited, Room No-318, 3<sup>rd</sup> Floor, Kamalalaya Centre,156A Lenin Sarani, Kolkata-700013, W.B. or can email at [ca0436@asthainsurance.com](mailto:ca0436@asthainsurance.com) or may contact at 033-40036454.

**Insurance Ombudsman:-**

If the Customers are not satisfied with the response or resolution provided by the Company, they can write to Insurance Ombudsman for redressal as per the Insurance Ombudsman (Amendment) Rules 2023. The detailed addresses and contact details of the Insurance Ombudsman offices set up across various locations in the country will be available at <https://www.cioins.co.in/Ombudsman>

**Bima Bharosa:-**

In case the resolution does not meet their expectations, there is also an option for the customers to register their grievance through the integrated grievance management portal called Bima Bharosa of IRDAI at <https://bimabharosa.irdai.gov.in/>