

# Grievance Redressal

BimaKavach Insurance Broking Pvt Ltd (hereinafter referred to as the "Company"), is concerned about the complaint/grievance of the users and/or clients.

This grievance redressal aims at minimizing the instances of customer complaints and grievances through proper service delivery and review mechanism to ensure prompt redressal of customer complaints and grievances. The review mechanism is aimed at helping in the identification of shortcomings in service delivery, if any, and compliance with the stipulations of IRDAI Regulations.

## Grievance Redressal

To ensure that the company's grievance redressal mechanism is more meaningful and effective, a system/ process has been designed. Such a system would ensure that the redressal provided is just and fair and is permissible within the given framework of the rules and regulations. This grievance redressal would be made available at all regional offices/branch offices of the company. The concerned employees in the respective branch offices shall be made aware of the complaints/grievance handling process.

## Process

The process followed for addressing queries shall be:

- For any grievance, please contact us with the details by sending an email to the Grievance team, on 'support@bimakavavach.com' or to our Principal Officer Mr. Milind Vitvekar on po\_bimakavach@bimakavach.com.
- You can also write to BimaKavach Insurance Broking Pvt Ltd. Flat No 201, Classic Avenue, 184 Shrinagar Main, Indore Madhya Pradesh Phone no: +919036554785
- The grievance will be acknowledged within 2 working days of its receipt.
- The company shall exercise all efforts to address it, including intimation to the respective Insurance company for a quick redressal.
- If the decision/resolution provided by the Principal Officer is not acceptable, the grievance may be further escalated as per the process specified by the Insurance Regulatory Development Authority of India (IRDAI) in the below- mentioned link:  
<https://www.policyholder.gov.in/report.aspx#>

In case of no reply from the Complainant, within 2 weeks from the date, any clarification was provided, the Company shall treat the Complaint as Closed.