

CITIZENS' CHARTER (General) BASIC SERVICE STANDARDS

S.No	SERVICE	DESCRIPTION OF ITEM OF SERVICE	Regulatory Turnaround Time
1.	New Business Proposal Processing	Processing of Insurance Proposal and Seeking further requirements for consideration of the proposal	7 days
		Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later	
		Providing copy of the policy along with the proposal form	15 days
2.	Post Policy Service Request	Post Policy Service Requests concerning mistakes / corrections in the Policy document	7 days
3.	Policy Servicing (from the date of receipt of request for the service specified)	Change of Address (KYC Norms to be complied)	
		Registration /Change of Nomination, Assignment.	
		Alteration in Original Policy conditions (where applicable)	
		Change of location of risk	
		Inclusion of new member in case of group policies	
		Any other non-claim related changes	
		Cancellation of policy and refund of premium	
		Appointment of Surveyors (through Tech based solution)	24 hours
4.	Claims	Submission of final report after receiving Insurer's request	15 days
5.		Communicating acceptance or rejection of the claim	7 days

KSHEMA GENERAL INSURANCE LIMITED

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6.	Auto Action by the Insurer	Premium Due Intimation	One month before due date
7.	Complaints	Acknowledge to complaint	Immediately
		Action on Complaint & Intimation of Decision to the complainant	14 days
		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.)

CITIZENS' CHARTER (HEALTH) BASIC SERVICE STANDARDS

S. No	SERVICE	DESCRIPTION OF ITEM OF SERVICE	Regulatory Turnaround Time
1.	New Business Proposal Processing	Processing of Insurance Proposal and seeking further requirements for consideration of the Proposal	7 days
		Decision on proposal from the date of receipt of proposal or from the date of receipt of	
		Providing copy of the policy along with the proposal form	15 days
		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 Requests concerning mistakes / corrections in the Policy document	
3.	Policy Servicing (from the date of receipt of request for the service specified)	Change of Address (KYC Norms to be complied)	7 days
		Registration /Change of Nomination, Assignment.	
		Alteration in Original Policy Conditions (where applicable)	
		Issuance of duplicate policy	7 days

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		Inclusion of new member in case of group policies	
		Any other non-claim related changes	
		Cancellation of policy and refund of premium	
4.	Claims	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
		Communicate of payment /rejection of claim	15 days
5.	Auto Action by the Insurer	Premium Due Intimation	One month before due date
6.	Complaints	Acknowledge to complaint	immediately
		Action on Complaint &	14 days

S. No	SERVICE	DESCRIPTION OF ITEM OF SERVICE	Regulatory Turnaround Time
		Intimation of Decision to the complainant	
		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.

NOTE: "For any support, a customer may reach out to our Customer Support (toll free) at 1800-572-3013 or claims section on our website".

Expectations from the Policyholder –

1. Immediate intimation of claims and submission of duly filed claim form & supporting documents.
2. Preservation of Salvage.

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3. Filing of first information report with Police Authorities, in case of Fire, Theft and Accidental Death claims
4. Preservation of recovery rights by filing claims with carriers in case of marine claims
5. Intimating the Fire brigade and obtaining Fire brigade report.
6. Preservation of all records for Company's verification.
7. To provide reasonably requested , essential documents to establish a claim.

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