

Grievance Redressal procedure

At Generali Central Life Insurance Company Limited formally known as Future Generali India Life Insurance Co. Ltd. we place our customers at the heart of everything we do. Their satisfaction is our top priority, and we are committed to delivering responsive and transparent service at every touchpoint.

Each of our offices - Head Office and each Branch Office follows a clearly defined process for receiving and registering customer grievances. We encourage our valued customers to reach out to us with any concerns or issues related to their policies or interactions with our team. Your feedback helps us serve you better and continuously improve our standards of care.

Touch point information Our helpline is your first point of contact for any request, concern, grievance, comment or feedback. We are here to support you and ensure your experience with us is smooth & satisfactory.

You can reach us through the following touchpoints:

- **Call Us**
Reach our dedicated Customer helpline number 1800-102-2355 for assistance and guidance
- **Email Us**
Write to us at care@generalicentral.com from your registered email id
- **Senior Citizens Support**
For priority assistance, Senior citizens may write to us at senior.citizens@generalicentral.com
- **Visit Us**
You may also visit your nearest Branch Office
Use Branch locator link - <https://www.generalicentrallife.com/branch-locator/> to find one near you
- **Online Submission**
Submit your queries or grievances through our <https://www.generalicentrallife.com/customer-service/customer-complaint-feedback-form/>
- Write to us
Customer Services Department
Generali Central Life Insurance Company Limited, Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S Marg, Vikhroli (W), Mumbai – 400083
- **Escalate to IRDAI**
You may also register your grievance with **IRDAI (Insurance Regulatory and Development Authority of India)** through IRDAI (Bima Bharosa) online portal at <https://bimabharosa.irdai.gov.in/>

Toll Free Number: 155255 / 1800 425 4732

Grievance Acknowledgement and Resolution

At Generali Central Life Insurance Company Limited, we are committed to addressing customer grievances promptly and transparently.

- **Acknowledgement**
Upon receipt of a grievance, an acknowledgement is sent to the customer immediately upon registration—via email or letter.
- **Resolution Timeline**
We aim to resolve all grievances within 14 days from the date of registration. The outcome—whether redressal or rejection—is communicated through email or letter, clearly stating the reasons for the resolution.
- **Track Your Grievance**
Customers can track the real-time status of their grievance on the IRDAI Bima Bharosa portal: <https://bimabharosa.irdai.gov.in>

Grievance Escalation and Closure:

If a customer is not satisfied with the resolution provided, they may escalate the matter to our Grievance Officer within 8 weeks from the date of grievance registration. If no escalation is received within this period, the grievance will be considered satisfactorily resolved.

A grievance will be treated as closed and disposed of when any of the following conditions are met:

- The company has fully acceded to the complainant's request.
- The complainant has provided written confirmation of acceptance of the insurer's response.

If you are not satisfied with your interaction or resolution, we encourage you to follow our grievance redressal process for a prompt and fair resolution.

Grievance Escalation Process:

Level 1: Senior Grievance Officer

If you have not received a response within 14 days or are dissatisfied with the resolution, you may write to our Senior Grievance Officer,
Mr. Suvid Gandhe at escalated.complaints@generalicentral.com
You will receive a resolution within 5 working days.

Level 2: Customer Care Head

If you are not satisfied with the response at Level 1, you may escalate the matter to our Customer Care Head,
Ms. Flora Pereira at gro@generalicentral.com
You will receive a resolution within 10 working days.

[Click here](#) to find the contact details of the Nodal officer/ Grievance Redressal officer near you.

Level 3: Insurance Ombudsman

If you remain dissatisfied after following Level 1 and Level 2, you may approach the Insurance Ombudsman of your region.

The Insurance Ombudsman is an independent body that addresses grievances not resolved to the customer's satisfaction.

[Click here](#) to find the contact details of the Insurance Ombudsman Office near you.

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