CUSTOMER GRIEVANCE REDRESSAL POLICY

Compliant with IRDAI (Registration of Corporate Agents) Regulations

1. Introduction

White Dwarf Insurance Advisor Pvt. Ltd. is concerned about the complaint/grievance of their policy holder/prospect/nominee/assignee or any beneficiary of an insurance policy and therefore there is a need to lay down procedures for redressal of complaints.

2. Purpose & Scope

This document establishes a transparent, systematic, and highly responsive mechanism for resolving policy holder grievances. This policy applies to all insurance solicitation, processing, and post-sale servicing activities carried out by the Corporate Agent and it's Specified Persons (SPs). It complies with the regulatory directives of the Insurance Regulatory and Development Authority of India (IRDAI).

3. Core Definitions

• **Grievance / Complaint:** Any written expression of dissatisfaction by a customer regarding solicitation behavior, sales conduct, processing delays, premium mishandling, or sub-standard service delivery by the Corporate Agent.

• **Exclusions:** General inquiries, standard product clarifications, or request submissions without service default are treated as Service Requests and are not classified as Grievances.

4. Statutory Turnaround Time (TAT) Framework

• An official, structured acknowledgment must be transmitted to the customer **within 24 hours** (or by the next business working day) from the receipt of the complaint.

• The Corporate Agent must conduct its internal review, arrive at a final determination, and issue a formal written resolution letter to the policyholder **within 14 calendar days**.

5. Internal & External Escalation Matrix

Level 1: Customers may register their grievance with the designated **Grievance Redressal Officer (GRO)** via email at info@wdassurance.com or through the dedicated online portal.

Level 2: If a customer remains unsatisfied with the initial resolution, or if the complaint is not closed within 7 business days, the issue automatically scales to the **Principal Officer / Nodal Compliance Head**.

Level 3: If the grievance remains unresolved beyond 14 calendar days, or if the policy holder rejects the final determination, they have a legal right to approach external bodies:

1. **IRDAI Bima Bharosa Portal:** Complaints can be registered on line portal **https://irdai.gov.in/igms1** via the web application or via toll-free helpline channels **(155255 / 1800 4254 732)**.

2. **Insurance Ombudsman:** Disputes can be escalated to the Council for Insurance Ombudsmen for details refer **https://cioins.co.in/.** In case of no reply within 2 weeks from date of any clarification of requirements, the company shall treat the complaint as closed.

6. Record Retention & Compliance Audits

The Corporate Agent shall maintain a chronological, digital, and tamper-proof Grievance Register. All logs, resolution proof, communication records, and evidence documentation must be preserved safely for a minimum period of **10 years** from the case resolution date to fulfill statutory audit demands.

7. Powers of Interpretation/Modification

The Directors of the company reserves the right t lay down the guidelines for the implementation of this policy and to modify procedures stated in this policy.