

Policyholders can register on this system with their policy details and lodge their complaints. Complaints are then forwarded to respective insurance company. IGMS tracks complaints and the time taken for redressal. The complaints can be registered at: http://www.policyholder.gov.in/Integrated_Grievance_Management.aspx

3. The Consumer Protection Act, 1986

This Act was passed “to provide for better protection of the interest of consumers and to make provision for the establishment of consumer councils and other authorities for the settlement of consumer’s disputes.” The Act has been amended by the Consumer Protection (Amendment) Act, 2002.

a) Definitions under the Act

Some definitions provided in the Act are as follows:

Definition

“Service” means service of any description which is made available to potential users and includes the provision of facilities in connection with banking, financing, insurance, transport, processing, supply of electrical or other energy, board or lodging or both, housing construction, entertainment, amusement or the purveying of news or other information. But it does not include the rendering of any service free of charge or under a contract of personal service.

Insurance is included as a service

“Consumer” means any person who:

- i. Buys any goods for a consideration and includes any user of such goods. But does not include a person who obtains such goods for resale or for any commercial purpose or
- ii. Hires or avails of any services for a consideration and includes beneficiary of such services.

‘Defect’ means any fault, imperfection, shortcoming inadequacy in the quality, nature and manner of performance which is required to be maintained by or under any law or has been undertaken to be performed by a person in pursuance of a contract or otherwise in relation to any service.

‘Complaint’ means any allegation in writing made by a complainant that:

- i. An unfair trade practice or restrictive trade practice has been adopted
- ii. The goods bought by him suffer from one or more defects
- iii. The services hired or availed of by him suffer from deficiency in any respect
- iv. Price charged is in excess of that fixed by law or displayed on package Goods which will be hazardous to life and safety when used are being offered for sale to the public in contravention of the provisions of any law requiring trader to display information in regard to the contents, manner and effect of use of such goods

b) Consumer disputes redressal agencies

Consumer disputes redressal agencies are established in each district and state and at national level.