



CUSTOMER SERVICE POLICY

(Approved by the Board of Directors in the 1627th meeting held on 19th May, 2025)

Customer Service Policy

1. Introduction

At *The New India Assurance Co. Ltd.*, we are committed to delivering excellent customer service by ensuring transparency, fairness and prompt assistance. This policy outlines our commitment to customer satisfaction and the principles that guide our interactions.

2. Customer-Centric Approach

We strive to:

- Provide courteous, prompt and professional service to all customers.
- Offer clear and accurate information about our products, services and claims procedures.
- Ensure easy accessibility to our offices, website and helpline for customer support.

3. Accessibility & Communication

- Customers can contact us through multiple channels, including offices, toll-free helpline and emails.
- We will ensure that information regarding policy terms, coverage, exclusions and premium details is provided in a clear and understandable manner.
- Queries and requests will be acknowledged promptly and resolved within a reasonable timeframe.

4. Citizens' Charter

- **Citizen Charter** adopted by our Company outlines the company's commitment to providing efficient, transparent, and customer-friendly services. It aims to empower policyholders and foster accountability within the organization.

5. Grievance Redressal

- A structured Grievance Redressal Mechanism is in place to address customer complaints efficiently.
- Customers can escalate unresolved grievances to higher authorities, including the Insurance Ombudsman, if required.
- We will strive to resolve complaints within the timelines prescribed by regulatory authorities.

6. Claims Processing

- A fair and transparent claims process will be maintained to ensure quick and hassle-free settlements.
- We will endeavour to settle claims within the stipulated timelines as per regulatory guidelines.

7. Unclaimed amount of Policyholders'

- All payments to policyholder will be made through Electronic mode only. SMS and email alerts will be sent to policyholders whenever any amount becomes payable to them.
- Proactively identify policyholders—either directly or via intermediaries—and initiate refunds without waiting for policyholders to contact the company.
- Unclaimed amounts exceeding ₹1,000 will be regularly published on the company's official website
- Operational offices will be educated on measures to reduce unclaimed amounts. Follow up actively with policyholders to ensure that new unclaimed cases are minimized and old payables are identified and paid off.
- Regular review to assess the status of unclaimed policyholder funds, prevent further accumulation and ensure smooth and consistent payment processes

8. Continuous Improvement

- Regular feedback will be sought from customers to enhance service quality.
- Training programs will be conducted to equip employees with the necessary skills to provide superior customer service.
- Technology will be leveraged to improve service delivery and customer convenience.

9. Compliance with Regulatory Requirements

- All customer service operations will be conducted in accordance with the guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI).
- Policies and procedures will be reviewed periodically to ensure compliance with evolving regulations.

10. Customer Support Contact Details

- For any queries or assistance, customers may contact us on our toll-free number: 1800-209-1415 or visit our website at www.newindia.co.in.
- **For grievance-related matters-**
Complainants may email us at customercare.ho@newindia.co.in
Senior citizens may reach out via email at seniorcitizencare.ho@newindia.co.in or contact us directly at 022-2270 8348.
