

Star Health and Allied Insurance Co. Ltd.

Regd & Corporate Office I, New Tank Street, Valluvar Kouarn High Road, Nungambakkam, Chennai - 600034, Phone: 044 - 28288800 Telclax : 044-28260062 Website: www.starhealth.in

Grievance Redressal Policy

Star Health and Allied Insurance Company Limited, being a standalone health insurance Company, dealing only with the insurance relating to Persons, gives top most priority to Grievance Redressal.

It aims at extending the best possible services to the customers and thus bringing down the scope for grievances. With the above objective in mind, Star has taken steps to educate all its employees including Branch Managers/Area Managers/Zonal Managers/Sales Managers/Agents and other intermediaries with complete details about the terms and conditions of various policies. Frequent refresher trainings are also conducted at the Branch level. Star believes that a well informed employee/intermediary will be able to give exact and correct details of coverage to the customers/prospective customers and this enables us to avoid mis-selling.

However, Star is aware that grievances/complaints will still crop up from the customers and has established the following mechanism for "Grievance Redressal'

1. A toll free 24x7 helpline is available (18004252255) to register the complaints.
2. Complaints can' also be registered through email id info@starhealth.in

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The above information is available in our website. Further the toll free number is also printed in the schedule of each and every policy as well as all Product Brochures.

All our policy contains a clause relating to customer service which reads as follows.

"If at any time the Insured Person requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during the normal business hours."

All our policy contain a clause relating to grievances which reads as follows.

"In case the Insured Person is aggrieved in any way, the Insured may contact the Company at the specified address, during normal business hours".

The customers are informed about the Toll free number for voicing their grievances.

As and when a complaint is received by the call centre either through toll free number or email, the customer is informed about the registration of his complaint and a complaint number is intimated to him. Then the complaint is forwarded by the call centre to the concerned department, Branch/Area/Zonal Office with a copy to the officer in charge of grievances

(Mr. V. VASUDEVAN, Asst.General Manager) at Corporate Office.

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Then the officer- in-charge at the Corporate Office follows up the matter with the concerned department/Branch Office/ Area Office/Zonal Office and takes effective and immediate steps to redress the same.

A separate register is maintained (as per the specimen excel sheet enclosed) where in all the complaints are registered and the status can be ascertained.

Complaints are also received by post/courier. A separate register is maintained for these complaints and are handled in the similar manner as described above.

In respect of the grievances reported at the Branch/Area/Zonal Office, the officers- in-charge have been asked to personally handle grievances and monthly reports are obtained from them. A separate communication is sent to customers who represented for redressal.

The complaints are reviewed by Chairman cum Managing Director periodically (once in 15days)

Note on proposed Grievance Mechanism

In addition to the above, we propose to do the following in the near future.

The Company is in touch with few vendors who are offering CRM software and it will be put in place shortly.

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We also intend to introduce a SMS software where a customer intending to lodge a complaint can SMS "Complaint" to a specified number.

All our operating offices have been instructed to display a board prominently in their offices with the wordings "In case of any complaint/grievance, please contact the officer- in-charge with his telephone number or contact toll free number 18004252255 or email id : info@starhealth.in."

Management note on the approach followed in resolution of the grievances under Consumer Protection Act.

The management of Star Health believes in immediate redressal of grievances under the consumer protection act.

All operating offices have been instructed to immediately forward any notices received from the consumer forum to the Grievance Department, Corporate Office.

The Corporate Office Grievance department in consultation with the Legal department/empanelled advocate takes immediate steps to collect the necessary back papers relating to the case and arrange for filing suitable written statement. Star believes in looking into all grievances objectively & also from the view point of the complainant and thus adopts a suitable

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approach to give immediate relief to the complainant within the terms and conditions of the policy issued.

Management's report on the steps taken by the company to the consumer education

All the intermediaries (Sales Managers/Brokers/Agents) are properly trained with the terms and conditions of our products. The scope of cover and exclusions are also explained thoroughly. All of them have been specifically told to explain to the consumer what is covered and what is not covered under the policy. The training of these intermediaries is an ongoing process and done frequently. The training department at Corporate Office is headed by a Senior Person in the rank of AGM and Zonal Training centers have been set up with Senior Persons in charge of the same. The training setup is expanded in phases.

A slip is also attached to the policy giving the toll free numbers and also other telephone numbers of the company's 24x7 call centre for immediate intimation of claims.

Our web site contains information about the claims procedure.

Our product brochures contain information about claims procedure.

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We intend to conduct customer seminars in which the details of claims procedure, avenues available for grievance redressal will also be explained.

Management's report on compliance of Consumer Protection Regulation

Star management believes in immediate redressal of complaints through various forums. Directions have been given to operating personnel to give top priority to all the consumer forum cases and for immediate finalization without resorting to unnecessary adjournments.

Status on the application of code of conduct agreed by the General Insurers in Oct 2007

The guidelines under the code of conduct are strictly followed.
