

GRIEVANCE REDRESSAL PROCEDURE

Objective:

PNB MetLife India Insurance Co. Ltd (hereinafter called as PNB MetLife) key focus as a service organization is to provide best in class customer experience. While customer complaints are part of assessing customer satisfaction levels of any service organization and is prime concern for all business processes, our philosophy aims at providing best service. Our customer satisfaction efforts rest on five-pillar approach, which is detailed in our philosophy.

Principles of Grievance Redressal:

- Treat all grievances and complaints in fair, efficient and impartial manner
- Address customer concerns with courtesy and within the defined timelines
- Educate customers about the touch points for escalation of their complaints / grievances
- Inform about the right to alternate remedy, in case of disagreement with the response/ resolution to his/her grievance
- Identify process gaps and rectify from grass root levels to eliminate reoccurrence of the grievances

Touch Points

➤ **Contact Centre:**

Customer may call the Contact Centre by calling at our Toll Free 1-800-425-6969 between 10 am – 7 pm, Monday to Saturday. A grievance is registered after authenticating the customer by asking the relevant security questions.

➤ **E-mail:**

Customer may send an e-mail to Indiaservice@pnbmetlife.co.in from registered Email ID

➤ **Company Website:** Customer may register a grievance on the Company website:

1. By logging in to the Policy Information Portal (PIP) <https://www.pnbmetlife.com/wps/portal/metcustomer>
2. By clicking on the Grievance section

➤ **Letter:**

The Customer can lodge a complaint by written communication through Post / Courier to PNB MetLife HO @

Grievance Redressal Department

PNB MetLife India Insurance Co. Ltd.

Unit No. 302, 3rd floor, Tower-3, Worldmark,

Village Maidawas, Sector 65, Gurugram, Haryana-122018

- Submitting a letter at any of the PNB MetLife's branches (the list of the existing branches is available on the PNB MetLife India website).
- The Customer can also lodge a written complaint through IA / CSO / Channel Partners

➤ **Regulator Website:**

The Customer can lodge a complaint to IRDAI (Insurance Regulatory and Authority/IGCC) or Insurance Ombudsman and in turn that would be routed to PNB MetLife's Customer Experience Team or Legal & Compliance department

Grievance Redressal Department

A dedicated team reviews all such grievances received and provides a resolution to the customer on priority basis. All such grievances are entered into our Complaint Management System for further processing.

- The Central Grievance Redressal Team handles all grievances received through all touch points including IRDAI, Escalations to Managing Director/ Senior Management, etc.
- An acknowledgement is sent to the Customer acknowledging his/ her complaint/grievance within T+1 working days (T being the date of receipt of grievance)
- Once the complaint is acknowledged team ensures that final resolution/rejection is communicated to the complainant within 14 calendar days from the receipt of the complaint/grievance. In case of rejection, the reason for rejection would be mentioned. In case due to complexity of the matter involved, an additional due diligence or investigation is required, an interim communication is sent to the customers with reason specifying timelines for resolution of the complaint.
- In case the customer is not happy with the resolution provided, he/she may come back within 8 weeks of the date of resolution communicated from the company's end

Grievance Redressal Mechanism of PNB MetLife India Insurance Co. Ltd.

1	Name and designation of the Grievance Redressal Officer (GRO)	Grievance Redressal officer as approved by PHPC
2	Contact Details (If GRO is different from Head-Customer Service, please mention details of Head, Customer Service also)	PNB MetLife India Insurance Co. Ltd. Unit No. 302, 3rd floor, Tower-3, Worldmark, Village Maidawas, Sector 65, Gurugram, Haryana-122018 O: +91-124-4179000 Email: gro@pnbmetlife.co.in
	Contact Details of the GRO: Full address Telephones Fax E-mail Id	PNB MetLife India Insurance Co. Ltd. Unit No. 302, 3rd floor, Tower-3, Worldmark, Village Maidawas, Sector 65, Gurugram, Haryana-122018 O: +91-124-4179000 Email: gro@pnbmetlife.co.in
	Non-personal email ID for IRDAI escalation	GRO@pnbmetlife.co.in
	Call center details - Toll free number: Email ID:	1800-425-6969 Indiaservice@pnbmetlife.co.in
3	Grievance Redressal Policy of Company has been approved by the Board?	Yes
4	Other features of your redressal mechanism that need to be disclosed to the policyholder	<p>We aim to provide the best in customer service. In the rare event if customers are not satisfied with the services provided, they can highlight their concern on the below mentioned touch points:</p> <p>Level 1 For any complaint/grievance, approach any of our following touch points: Call 1800-425-69-69 (Toll free) or Email at Indiaservice@pnbmetlife.co.in</p> <p>Write to "Grievance Redressal Department", PNB MetLife India Insurance Co. Ltd., Unit No. 302, 3rd floor, Tower-3, Worldmark, Village Maidawas, Sector 65, Gurugram, Haryana-122018 Online through our website. www.pnbmetlife.com Our nearest PNB MetLife branch across the country</p> <p>Level 2: In case not satisfied with the resolution provided by the above touch points, customer can write to our Grievance Redressal Officer at gro@pnbmetlife.co.in or send a letter to the PNB MetLife India Insurance Co. Ltd., Unit No. 302, 3rd floor, Tower-3, Worldmark, Village Maidawas, Sector 65, Gurugram, Haryana-122018</p> <p>Level 3: In case customer is still not satisfied with the decision of the above officer, customer may contact the Insurance Ombudsman</p> <p>http://www.cioins.co.in/</p>