

## CITIZENS' CHARTER

### Our Vision:

To develop loyal customers by meeting & exceeding customer's expectations across all touch points. We will achieve this vision by being First Time Right, Consistent & Prompt through an Empowered Service Culture.

**In our endeavor to provide quality Customer Experience, below touch points are available for the customers to avail information or raising their concerns**

- Call Center (Toll-free helpline) 1800 266 5844; 8 am to 8 pm
- Email – care@libertyinsurance.in
- Designated email ID for Senior Citizen Customers: [seniorcitizen@libertyinsurance.in](mailto:seniorcitizen@libertyinsurance.in)
- Grievance Redressal Officer and Designated Grievance Officer in each branch.
- By sending a written communication
- Website www.libertyinsurance.in
- Branch Offices

The company shall adhere to below servicing parameters and Turnaround Time (TATs) while servicing customers (Refer Schedule A)

### Schedule A

S.No.	Service	Description of item of service	Regulatory turnaround time
1	New Business Proposal processing	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal	7 days
		Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later	
		Providing copy of the policy along with the proposal form	15 days
2	Post Policy Service Request	Post Policy Service Requests concerning mistakes / corrections in the Policy document	7 days
3	Policy Servicing	Change of Address ( <b>KYC</b> Norms to be complied)	
		Registration /Change of Nomination,Assignment.	

		Alteration in Original Policy conditions (where applicable)	
		Change of location of risk	
		Inclusion of new member in case of group policies	
		Any other non-claim related changes	
		Cancellation of policy and refund of premium	
		Appointment of Surveyors (through Tech based solution)	24 hours
4	Claims	Submission of final report after receiving Insurer's request	15 days
		Communicating acceptance or rejection of the claim	7 days
5	Auto Action by the Insurer	Premium Due Intimation	One month before Premium Due Intimation due date
6	Complaints	Acknowledgement to complainant	Immediately
		Action on Complaint & Intimation of Decision to the complainant	14 days
		If complaint is NOT resolved by the Insurer, <b>communicate the details to the Policyholder</b> of options including referring to <b>Insurance Ombudsman</b> complaint. * / Consumer Court.	14 days from original date of receipt of the complainant*
	Health Claims	Acceptance of cashless claims <b>by TPA</b> /company to Hospital and communicate to them	1 hour
		<b>TPA's</b> offer of settlement to the Insurer / Hospital after submission of document	3 hours
		Settlement of claims (other than cashless)	15 days

\*(The policyholder may approach the Insurance Ombudsman if his/ her complaint is **not** resolved within 30 days or if the decision of the company is not acceptable to the policyholder.)



**Expectation from the Policyholder –**

1. Immediate intimation of claims in writing.
2. Preservation of Salvage.
3. Filing of first information report with Police Authorities
4. In case of Fire, Theft and Accidental Death claims
5. Preservation of recovery rights by filing claims with carriers in case of marine claims
6. Intimating the Fire brigade and obtaining Fire brigade report.
7. Preservation of all records for Company's verification.

**NOTE:** For detailed information regarding other related documents required for claims, reference may be made for policy document and / or Claim procedure manual available in their website.