

Grievance Redressal Policy for Ayvens Insurance Services India Private Limited

1. Objective & Scope

The objective is to ensure fair and transparent machinery for the resolution of customer complaints within the statutory timeline of **14 days**. This policy applies to general insurance products distributed by the Corporate Agent.

2. Modes of Registering a Complaint

Customers can lodge a complaint through any of the following channels:

- **In-Person:** At any of our branch offices via the Complaint Register.
- **Digital:** Dedicated email ID (Dinesh.Sapaliga@aldautomotive.com) or the "Grievance" section on our website/app.
- **Telephone:** Via our customer service toll-free number- 1800 209 5253

3. The 14-Day Resolution Process

- **Acknowledgement (T+3 Days):** A written acknowledgement will be sent to the complainant within 3 working days.
- **Final Response (T+14 Days):** The complaint must be resolved within 14 days. The final response will either be a resolution or a rejection with clear reasons.

4. Escalation Matrix

If the customer is not satisfied with the initial resolution, the following hierarchy applies:

Level	Authority	Contact Details	Timeli ne
Level 1	Grievance Redressal Officer (GRO)	Name- Dinesh Sapaliga, Email id- Dinesh.Sapaliga@aldautomotive.com	7 Days
Level 2	Principal Officer (PO)	Name- Mohit, Email id- mohit.dahiya@aldautomotive.com	7 Days

5. Statutory Escalation (External)

If the complaint remains unresolved after 14 days or the customer is dissatisfied with the PO's decision.

- **Bima Bharosa Portal:** Customers may register and monitor their complaints on the IRDAI's online portal: <https://bimabharosa.irdai.gov.in>
- **IRDAI Call Centre:** Toll Free: 155255 or 1800 4254 732
- **Insurance Ombudsman:** If the complaint falls under the Ombudsman's jurisdiction (e.g., claim disputes, premium issues), the customer can approach the Insurance Ombudsman (3rd floor, Jeevan Seva Annexe, S.V. road, Santacruz (West), Mumbai-400054)

The full policy and the names/contact details of the GRO and PO will be prominently displayed on the homepage under a "Grievance Redressal Policy" tab.

We have added the Insurance Grievance Redressal Policy to our company website:

<https://www.ayvens.com/en-in/services-and-faq/accidents-and-repairs-roadside-assistance-claim-management/>

For and on behalf of

Ayvens Insurance Services India Private Limited

Suvajit Karmakar

Name: Suvajit Karmakar

Designation: Director

Prashant Puntambekar

Name: Prashant Puntambekar

Designation: Director

Ayvens Insurance Services India Private Limited (formerly known as Lease Plan Fleet Management India Private Limited)

Registered Office: 4th Floor, D Wing, Jolly Board Tower-1, I Think Techno Campus, Kanjurmarg East, Mumbai- 400042

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