

AMICA INSURANCE BROKERS PRIVATE LIMITED

IRDAI Direct Broker Registration No. 1065 | CIN: U66220MH2022PTC393575

Registered Office: Office No. 31, 3rd Floor, 124, Viraj Premises CHS Ltd., S V Road, Khar West, Mumbai 400 052.

GRIEVANCE REDRESSAL POLICY

1. Preamble

Amica Insurance Brokers Private Limited (referred to as "AIBPL", "the Company", "we" or "us") is a Direct Insurance Broker licensed by the Insurance Regulatory and Development Authority of India (IRDAI) under Registration No. 1065. AIBPL operates within the regulatory framework and parameters laid down by IRDAI and is committed to fair, prompt and effective redressal of grievances raised by its clients and prospects.

This Grievance Redressal Policy (the "Policy") has been framed in compliance with the **IRDAI (Insurance Brokers) Regulations, 2018** (in particular, the Code of Conduct prescribed in Schedule I, Form H), the **IRDAI Master Circular on Protection of Policyholders Interests dated 5 September 2024** and the **Insurance Ombudsman Rules, 2017** (as amended).

2. What Constitutes a Grievance

A grievance means any written expression (including communication received through electronic means) by, or on behalf of, an identifiable complainant of dissatisfaction about an action or lack of action, about the standard of service or deficiency of service of AIBPL, or a request for remedial action. A communication that is in the nature of an inquiry, a service request or a request for information shall not, by itself, constitute a grievance.

3. How to Lodge a Grievance

A complainant may lodge a grievance through any of the following channels:

Email	grievance@jupiterinsurance.in
Telephone	+91 8655055086 (Monday to Friday, 10:00 to 18:00 hrs)
In writing	The Grievance Redressal Officer, Amica Insurance Brokers Pvt Ltd, Office No. 31, 3rd Floor, 124, Viraj Premises CHS Ltd., S V Road, Khar West, Mumbai 400 052, Maharashtra, India.

4. Acknowledgement and Resolution Timelines

- Acknowledgement:** every grievance will be acknowledged in writing within three (3) working days of receipt, providing a unique complaint reference number, the name of the officer handling the matter and the expected date of resolution.
- Final resolution:** AIBPL shall exercise all efforts to provide a final resolution within fourteen (14) days of receipt of the grievance, in line with Clause 7 of Schedule I, Form H of the IRDAI (Insurance Brokers) Regulations, 2018. Where the grievance concerns the underlying policy or claim, AIBPL will coordinate with the concerned insurer and keep the complainant informed.
- Deemed closure:** a grievance to which AIBPL has communicated a final response and on which no further communication is received from the complainant within eight (8) weeks shall be deemed closed.

5. Escalation Matrix

If a complainant is not satisfied with the response received at any level, the grievance may be escalated to the next level. Written escalations may be sent to the email IDs below or by letter addressed to the Principal Officer at the registered office.

Level	Designation	Name	Email ID	Contact
Level 1	Grievance Redressal Officer	Sandeep Raj	grievance@jupiterinsuranc e.in	+91 8655055086

Level	Designation	Name	Email ID	Contact
Level 2	Principal Officer	Alpesh Kharecha	principalofficer@jupiterinsurance.in	+91 8655055086

6. Escalation to IRDAI and the Insurance Ombudsman

If the resolution provided by AIBPL is not acceptable, or if the grievance is not resolved within thirty (30) days of registration, the complainant may approach the regulator through the IRDAI **Bima Bharosa** portal at <https://bimabharosa.irdai.gov.in/>, the IRDAI toll free numbers 155255 or 1800 4254 732, or by email to complaints@irdai.gov.in. For step by step guidance, refer to <https://policyholder.gov.in/how-to-makeacomplaint>.

Eligible complainants may also, in cases covered by the Insurance Ombudsman Rules, 2017 (as amended), approach the **Insurance Ombudsman** (award limit Rupees Fifty Lakhs) within one year of receipt of the final reply from AIBPL or the insurer. The list of Ombudsman offices and their jurisdiction is available at <https://www.cioins.co.in/>.

7. Records, Reporting and Review

AIBPL maintains a centralised Complaints Register capturing every grievance received, its classification, status and disposal. Complaint data is reviewed by the Principal Officer and reported to the Board at least once every quarter. Information called for by IRDAI shall be submitted in the format and frequency specified by the Authority. This Policy is reviewed by the Board at least once every twelve months or earlier upon a material change in applicable law.

Document Control

Policy Owner	Principal Officer	Approved by	Board of Directors
Version	1	Effective Date	MAY 30, 2025
Next Review	Within 12 months of Effective Date	Approval Date	MAY 30, 2025