

## Turn Around Time (Tat)- (Pension & Group schemes)

S. No	Service	Description of item of service	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 (wherever applicable)
3	Free-Look Cancellation	Free Look Cancellation & Refund from the date of receipt of request	
4	Policy Servicing  (from the date of receipt of request for the service specified)	Change of Address (KYC Norms to be complied)	
		Registration /Change of Nomination, Assignment.	
		Alteration in Original Policy conditions (where applicable)	
		Inclusion of new member in case of group policies	
		Issue of Duplicate policy	

S. No	Service	Description of item of service	Turnaround time
		Any other non-claim related changes Cancellation of policy and refund of premium	
5	Claims	Death claim, except in cases warranting investigation	Within 15 days from the date of receipt of all claim requirements
		Death claim warranting investigation	Within 45 days from the date of receipt of all claim requirements
		Surrender, partial withdrawal	Within 7 days of receipt of request.(wherever applicable)
		Maturity Benefits, Survival benefits, Annuity payouts, Income benefits etc.	On due date
6	Complaints	Acknowledgement to the complainant	Immediately
		Action on Complaint & Intimation of Decision to the complainant	14 days
		If complaint is NOT resolved by the Insurer, communicate the details to the Policyholder of options including referring the complainant to Insurance Ombudsman / Consumer Court	14 days from original date of receipt of complaint. *

\*(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.)

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