

## **Grievance Redressal Policy- Magma HDI General Insurance Co. Ltd.**

### **Objectives**

- a) To provide a clear understanding to the customers of the grievance process and mechanism of Magma HDI General Insurance Co. Ltd. (MHDI)
- b) To provide the best level of customer service in adherence to the laid down policy
- c) To comply with the regulatory guidelines as required for this function to ensure compliance with the Policyholder protection guidelines

### **Modes of Communication to reach MHDI**

- a) **Phone Call:** Customers can call at the MHDI Toll free customer service number: 1 800 3002 3202(Monday to Friday: 8AM- 8PM, Saturday: 10AM-6PM)
- b) **Emails:** Customers can send emails at the address- [customercare@magma-hdi.co.in](mailto:customercare@magma-hdi.co.in) for redressal of grievances/ queries
- c) **Mailers:** Customers can also send direct mailers in the name of 'Grievance Redressal Officer' at the address:  
Magma HDI General Insurance Co. Ltd.,  
Block-3B, B201-202, Ecospace Business Park,  
Ambuja Realty Campus, Action Area II,  
New Town, Kolkata 700156,  
West Bengal.

Customers can also register their grievances by walking into the local MHDI branch offices at respective locations.

The said mailers would be time stamped and registered in customer servicing system by an exclusive team and taken up further for resolution.

- d) **Company Website posting:** Customers can directly post their queries/ complaints in the customer service section of the website of the Magma MDI General Insurance Co. Ltd.: [www.magma-hdi.co.in](http://www.magma-hdi.co.in).

The issues received through website would be downloaded and registered for resolution by an exclusive team earmarked for this purpose.

## Process of Resolution for Grievances and Complaints

- a) Customer records his grievance with MHDI through any of the modes of communication.
- b) The grievance is acknowledged and analyzed.
- c) MHDI would try to resolve the same within 3 working days through internal resolution means.
- d) If not possible to resolve the same within 3 working days, MHDI would ensure to resolve all the grievances within two weeks of receipt and send a final closure letter to the customer.
- e) Customer would also be intimated in this letter, to inform MHDI about the closure of the complaint, and that if no intimation is received within eight weeks of receipt of the response, the complaint would be deemed as closed.

## Escalation Matrix

Stage	Details
Level 1	<p><b>Call:</b> 1-800-3002-3202</p> <p><b>Email:</b> <a href="mailto:customercare@magma-hdi.co.in">customercare@magma-hdi.co.in</a></p> <p><b>Write to us at:</b> Magma HDI General Insurance Co Ltd Block-3B, B201-202, Ecospace Business Park, Ambuja Realty Campus, Action Area II, New Town, Kolkata 700156, West Bengal</p>
Level 2	If not satisfied, then Email to: <a href="mailto:gro@magma-hdi.co.in">gro@magma-hdi.co.in</a>

We hope that we will be able to resolve the complaints via the above escalation matrix suitably.

If still, the customer is not satisfied with the response or the resolution provided, they can approach the honorable Insurance Ombudsman in the respective locations for addressal of their grievance.

The list of the Insurance Ombudsman is provided in the policy documentation.