

Grievance Management Policy & Procedure

Vidal Health Insurance TPA Pvt Ltd

1. Introduction

The purpose of Grievance management policy is to set forth the policies and procedures to be followed in receiving, handling and responding to any grievance against Vidal Health Insurance TPA in respect of the services offered.

2. Definition

“Grievances or complaint” includes any communication that expresses dissatisfaction, in respect of any delay or deficiency of service and in the nature of seeking a remedial action but do not include the following—

- i. complaints that are incomplete or not specific in nature;
- ii. communications in the nature of offering suggestions;
- iii. communications seeking guidance or explanation;

3. Objective

The following are broad objectives for handling the customer grievances:

- To provide fair and equal treatment to all customers of Vidal health Insurance TPA without bias always.
- To ensure that all issues raised by customers are dealt with courtesy and resolved in stipulated timelines.
- To develop an adequate and timely organizational framework to promptly address and resolve customer Grievances fairly and equitably.
- To provide enhanced level of Customer satisfaction.
- To provide easy accessibility to the Vidal Customers for an immediate Grievance redressal.
- To put in place a monitoring mechanism to oversee the functioning of the Grievance Handling Policy.

4. How to raise a grievance

Customers can raise grievances through the following modes:

- Phone Call: Call at 24x7 Helpline No. given in the Vidal ID Card
- Email: write to help@vidalhealthtpa.com given in the Vidal ID Card
- Letter: Raise the grievance by writing to any of the VHITPA branch
- Website: Login to www.vidalhealthtpa.com and register the Grievance

- Visit Branches of VHITPA: Walk-in to any VHITPA branch to register complaints.

5. Registration of grievances & Acknowledgements

(i) Grievances received through phone call are recorded in the system and will be answered immediately. The grievances that need escalation/need additional details will be escalated within the Vidal system.

(ii) Grievances received through written communication:

- a. The grievances can be received through given email ID, acknowledgement will trigger immediately assigning the Ticket No., providing the timeline for revert and Escalation point.
- b. The grievances can be received through letter will be reverted within 7 working days

6. Redressal of Grievance and TAT

- The complaint letter / email should contain the VHITPA ID number/ Employee No. with Corporate Name/ policy No. and Insured name, Complainant's name, address and contact details, copies of supporting documents, wherever applicable.
- All the complaints shall be registered in VINGS application of VHITPA.
- The complaint shall be addressed as early as possible and within three working days of the receipt of the complaint. Resolution shall be communicated to the complainant.
- All complaints shall be escalated to the next higher level of authority within the organization for cases which are pending for resolution for more than 7 working days from the date of sending Acknowledgement. Cases which are escalated will be dealt with and monitored by Senior Grievance Executive.
- Manager – grievance would monitor the resolution of complaints received by VHITPA and Periodically put up the same for review by the Senior Management.
- The Grievance Redressal Policy is accessible to all and it ensures that information is readily available on the modalities of making and resolving complaints.
- Complaint details will be kept confidential and shall be shared with regulatory authorities only if in accordance with the relevant laws.
- Sharing of information otherwise will only in circumstances where the Insurance Ombudsman or IRDAI Requested is necessary for resolving the complaint.
- All complaints shall be monitored and marked as closed only after resolution of the customer grievance.

7. Resolution of grievance

The complainant shall be intimated on resolution of grievance/complaint on call if received through phone, and through same ticket No., if received through email. If it is received through letter, then the

intimation of resolution letter shall contain the Date of receipt of complaint/grievance, Name, Designation of Grievance officer signing the communication.

8. Escalation of grievance

Any customer whose grievance has not been resolved within 7 working days from the date of receipt of the grievance, or who is not satisfied with the resolution provided can escalate by writing to email id grievance.escalation@vidalhealthtpa.com.

Level	Designation	Contact Email-id
Level 1	Grievance Cell	Care@vidalhealthtpa.com, help@vidalhealthtpa.com
Level 2	Grievance Manager	grievance.escalation@vidalhealthtpa.com
Level 3	Chief Administrative Officer	cao@vidalhealthtpa.com
Level 4	Chief Executive Officer	ceo@vidalhealthtpa.com

9. Maintenance of records and reporting

- Manager Grievance shall preserve records pertaining to grievance / complaint received resolution and closure of the grievance. VINGS Application shall be updated with the details after sending intimation of resolution to the customer.
- Manager Grievance shall submit required reports to management and to Insurers as and when requested

10. Closure of grievance

A grievance shall be considered as closed in any of the following instances, namely:

- a) When the customer has acceded to the reply given over phone.
- b) Where the complainant has indicated in writing, its acceptance of the response;
- c) Where no further communications is received on the same issue.