

Grievance Redressal Mechanism

Kuehne + Nagel Pvt Ltd. Corporate Agent IRDAI Registration. no. CA0138

Customers should ensure to provide us with the following details.

- Full name
- Contact Information (Telephone number & address)
- Policy number
- A clear description of the problem

Escalation Matrix is as below

- Contact Person -Arti More (Specified Person)
022-4067-6683 arti.more@kuehne-nagel.com
- First Escalation - Sunil Kannoujiya (Principal Officer)
9967714816 sunil.kannoujiya@kuehne-nagel.com
- Final Escalation - Principal Officer + Representative/grievance Team from concerned Insurer

Partner Insurers & their Grievance redressal Contact details/ website link

Neeraj Thapliyal -Bajaj Allianz General Insurance Company Limited
7827979970 neeraj.thapliyal@bajajallianz.co.in
[Grievance Redressal Procedure & Coverage for Bharat Laghu Udyam Policy](#)

Sandip Gupta -The New India Assurance Company Limited
9888084140 neeraj.thapliyal@bajajallianz.co.in
[Grievance New India Assurance Co. Ltd.](#)

Vishnu T. -ICICI Lombard General Insurance Company Limited
9820589167 vishnu.t@icicilombard.com
[Grievance Redressal](#)

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1. 1st level contact shall acknowledge the clients query/complaint/concern within 24 hours/ 1 working day & shall provide resolution in 5 working days. Principal officer & concerned Insurance company representative to be notified simultaneously.
2. 2nd level contact to be escalated, if no satisfactory resolution provided from 1st level as per stipulated timeframe. 2nd Level shall revert within 48 hours/2 working days & provide resolution within 3 working days from complaint escalated/received date.
3. Final escalation to be made immediately in case of Mis-selling/complaints of emergency in nature OR if 2nd level TAT is passed. Final Level shall revert within 48 hours /2 working days & provide resolution within 3 working days from complaint escalated/received date.
4. All complaint shall compulsorily be resolved within not more than 14 working days.
5. TAT mentioned above against each level are maximum in nature...And every level shall try to respond & resolve within minimum possible timeframe.
6. Complaints to be made & responded in written mode to ensure proper tracking & record keeping purpose. Complaints register to be maintained separately keeping all documents filed complaint wise.

You may approach the Grievance Cell of the IRDAI, if you do not receive the resolution that meets your expectations within 14 days. You can reach IRDAI by:

Can directly register complaint in the **Bima Bharosa** Portal - <https://bimabharosa.irdai.gov.in/>
Can send the complaint through Email to **complaints@irdai.gov.in**.
Can call Toll Free No. **155255** or **1800 4254 732**.

Apart from the above options, if it is felt necessary by the complainant to send the communication in physical form, the same may be sent to IRDAI addressed to:

General Manager
Insurance Regulatory and Development Authority of India (IRDAI)
Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell.
Sy.No.115/1, Financial District, Nanakramguda,
Gachibowli, Hyderabad – 500 032.