



Jackson Commercial Private Limited

# Customer Grievance Redressal Policy for Insurance 2024-25

Version	FY-2022-23/1.0
Author	Secretarial Department
Policy Approval	Board of Directors
Policy Renewal Date	08-05-2025
Review Cycle	Annually or as and when required
Regulatory Basis	IRDAI Guidelines & Protection of Policyholders' Interests Regulations, 2017

## JACKON COMMERCIAL PRIVATE LIMITED

**Registered Office: 35J, Ground Floor, Radha Madhav Dutta Garden Lane,  
Kolkata - 700010, West Bengal, India  
(CIN: U65100WB1996PTC080884)**



Jackson Commercial Private Limited

**Jackson Commercial Private Limited (CA0838)**

**As per IRDAI Guidelines & Protection of Policyholders' Interests Regulations, 2017**

## **Chapter-I**

### **Preamble, Policy Overview**

#### **1. Preamble**

*"A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption of our work. He is the purpose of it. He is not an outsider of our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us the opportunity to do so."*

– M.K. Gandhi

Taking the clue from the famous quotation we vowed that Customer centricity should be one of the core values of the Jackson Commercial Private Limited (JCPL's) overall Insurance related operation as a Corporate Agent (Composite).

Customer service and customer satisfaction is the prime concern of the Company. JCPL believes that customer experience is the key to keep customers happy and thereby ensuring a long lasting relationship with the Company.

Grievances expressed by customers serve as a feedback mechanism for bringing about improvement in quality of service delivered to customers. However, customer grievances are part of the business life of any corporate entity and are inevitable, no matter how streamlined the business processes are. It is therefore desirable that the Customer grievances are acknowledged and dealt with effectively by developing an efficient system to ensure that complaints are resolved quickly and accurately.

A grievance can be defined as any sort of dissatisfaction, which needs to be redressed in order to bring about the smooth functioning of the organization. Broadly, a grievance can be defined as any discontent or dissatisfaction with any aspect of the organization. It can be real or imaginary, legitimate or ridiculous, rated or unvoiced, written or oral; it must be, however, find expression in some form of the other.

#### **2. Grievance Redressal Framework**

The mechanism aims to ensure that

- Fair and equal treatment of all customers
- Courteous, transparent, accurate and time-bound resolution
- Resolution of all valid complaints within 14 days of receipt
- Customer knowledge of all escalation channels, including IRDAI & Insurance Ombudsman
- Availability of grievance policy at all branches and on the Company website
- Maintain details of the escalation matrix include provisions for Bima Bharosa Portal, Insurance Ombudsman.

### 3. Channels for Lodging Complaints

Customers may register grievances through any of the following:

- Email: info@jcplfin.in
- Customer Helpline: +91 7044048874 / 9330568447 / 9641022483
- Website: www.jcplfin.in
- Branch Offices: Name, contact number of Branch manager available.
- Relationship Managers for group clients
- Written letters to Registered/Corporate Office

### 4. Escalation Mechanism & Process Flow

As per the grievance guidelines issued by IRDAI in July 2010 and Protection of Policyholders Interests, Regulations 2017, every insurer shall have a designated Grievance Officer of a senior management level. Every office other than the Head/Corporate/Principal officer of an insurer shall also have an officer nominated as the Grievance Officer for that office.

Accordingly the grievance redressal mechanism of the Company has been enhanced in line with the guideline and regulation. Customers can write to the Grievance Redressal Officer as detailed below:

The approved mechanism for redressal of Grievances is as under:

The Branches/offices to display the following information prominently for the benefit of their customers:

#### STEP 1

1st Level of grievance redressal starts with Branch Manager. Jackson Commercial Private Limited customers may contact our Branch Manager or write to the Branch Manager explaining the details of their issues. Our Branch Manager will be glad to assist them. Branch Manager has the responsibility to verify the issues and contact the client and solve the issues.

Customers may contact:

- Branch Manager (Name and contact details and mail id displayed at branch)
- He/She can be approached by the public for resolution of compliance against the company.
- Responsible for verifying issue, contacting customer, and resolving complaints
- Resolution Timeline: Within 3 working days

If unresolved or no reply, proceed to Step 2.

## STEP 2

Escalate to: If the customers/Insured persons of JCPL are not satisfied with the responses received at the branch level or she doesn't receive a response within 3 working days from the channels under STEP:1, she can escalate her complain to our 2nd level of grievance redressal team operated by Customer Relationship Manager(CRM).Customer can complain to our Relationship Help Desk at our Corporate Office at the customer helpline no.: 7044048874/6292195578 (from 10.00 AM to 06:00 PM except Saturday, Sunday and other Holidays)

Customer Relationship Manager (CRM)

Corporate Office Helpline: 7044048874 / 6292195578

(10:00 AM – 6:00 PM, Monday–Friday)

Email: admin@jcplfin.in

Resolution Timeline: Within 10 working days (including Step 1)

If unresolved, proceed to Step 3.

## STEP 3

If the customers are not satisfied with the response that they receives from the Branch level or channels under STEP 2, or if they do not hear from us within 10 working days, they may call/contact the Grievance Redressal Officer(Principal Officer) for a speedy investigation and fair resolution of their problem.

### Grievance Redressal Officer (GRO)

#### Principal Officer – Jackson Commercial Pvt Ltd

- Customer may write/call the Principal Officer /GRO for independent and faster investigation.Contact number given in the policy paper of each client and in the website: [www.jcplfin.in](http://www.jcplfin.in) .
- Complain can be lodged in Jackson website which will be received on [info@jcplfin.in](mailto:info@jcplfin.in) and monitored by the Principal Officer.
- Directly mail at [info@jcplfin.in](mailto:info@jcplfin.in)

### Resolution Timeline

Within 14 days from date of receipt of complaint  
(as mandated by IRDAI for Corporate Agents)

If unresolved, proceed to Step 4.

## STEP 4

If members are not satisfied with the response that they receive from the Grievance Redressal Officer under STEP 3 and problem is not solved after 3rd level /STEP 3 then the responsibility of solving the issue goes to Grievance Redressal Committee (CRM) consisting of CRM, PO & DIRECTOR for a speedy investigation and fair resolution of their problem. Grievance Redressal Committee is responsible for overall management of grievance redressal process and ensuring all customers grievances are addressed within the promised timeframe.

Grievance Redressal Committee consisting of Director, Principal Officer, Customer Relationship Manager (CRM).

Committee Responsibilities:

- Root-cause analysis
- Review of unresolved grievances
- Final decision within IRDAI timelines

Complaint Resolution Standards

JCPL shall:

- The Company shall send the Customer a written response which offers redressal of the grievance or rejects the complaint justifying the same
- Where the Company has resolved the complaint within 3 business days, the acknowledgement will be sent as part of the resolution
- communication which shall contain the name and designation of the officer who has dealt with the grievance
- Customer shall be informed on how to pursue the complaint by making available the Grievance redressal procedure in case he/she is dissatisfied with the resolution along with timeframe (eight weeks) to respond in case of disagreement
- Closures have been clearly defined and documented for all processes internally
- Ensure final resolution within 14 working days unless exceptional reasons exist.
- All offices of the Company shall follow the above grievance redressal procedure.

## Acknowledgement of Grievances

In case a grievance cannot be resolved, a written acknowledgment will be sent to the Customer. For branch walk-ins the Customer would be offered an acknowledgement on the spot. An auto acknowledgement by 'SMS' will be sent to Customers post registration of grievance with "Company Name" sign off wherever a registered mobile number shall be available.

- For branch walk-ins → Immediate acknowledgement
- For email/phone → Email acknowledgement/SMS/Whatsapp
- Includes:
  - Officer name & designation
  - Procedure for escalation and

- Expected Turn Around Time (TAT): Within 14 days of registering grievance to a final resolution letter/communication sent
- In the event of failure to comply with aforesaid timelines, the Customer shall be informed of the reasons and the revised timeline for resolution
- Internally, the TATs laid down by the Authority are adopted and mechanisms are put in place to ensure adherence to the TATs assigned to each category

## 5. External Escalation Options

a) **Bima Bharosa Portal (IRDAI):** Bima Bharosa is an online, integrated grievance management system for Indian policyholders to register and track complaints against insurance companies with the IRDAI. Policyholders create a profile to lodge a complaint, which is then forwarded to the insurer for resolution. Both the policyholder and IRDAI can track the complaint's progress, and if the insurer doesn't resolve it within the specified time, the policyholder can escalate it further, either through the portal or by contacting the IRDAI Grievance Call Centre.

### How to file a complaint

- **Register online:** Policyholders can access the Bima Bharosa System by entering the website <https://bimabharosa.irdai.gov.in/> in their browser. User to click on Register Complaint button on the home page.
- **Fill in details:** New Complaint Registration Page will be displayed . New Complaint Registration Page is divided into Four Sections.
  - 1) Details (Complainant Details)
  - 2) Insurance Company and Policy Details
  - 3) Policy Details
  - 4) Complaint Description
- **Attach documents:** Upload supporting documents like policy copies, claim rejection letters, or medical reports to strengthen your case.
- **Submit the complaint:** Once submitted, the complaint is sent to the insurance company and is also recorded in the IRDAI system.

### How to track and escalate

- **Track progress:** Use the unique token number generated on registration to track the complaint's status on the portal. Status updates are mirrored in real-time.
- **Receive responses:** The insurance company is required to respond within two weeks, and their action taken will be updated on the portal.
- **Escalate if needed:** If you are not satisfied with the insurer's response or if there is no response after 15 days, you can escalate the complaint through the Bima Bharosa portal.



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- Contact the call center: You can also call the IRDAI Grievance Call Centre at 1800 4254 732 / 155255 for assistance or to register a complaint via phone.

Approach the Ombudsman: If the insurer's final resolution is unsatisfactory, you can approach the Insurance Ombudsman.

Company Website [www.jcplfin.in](http://www.jcplfin.in) contains the link of Bima Bharosa Portal at Grievance redressal (Insurance) portion.

Website: <https://bimabharosa.irdai.gov.in/>

Email: [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)

Toll-Free: 155255 / 1800 4254 732

In case the complaint is not attended to within 15 days of registration of complaint in Bima Bharosa or the Resolution provided by Insurer is not satisfactory, you may approach the Insurance Ombudsman as per the procedure laid down under Insurance Ombudsman Rules, 2017.

## **b) Insurance Ombudsman**

Insurance Ombudsman is a quasi judicial body which provides a cost effective and impartial grievance redressal mechanism, (for more information about Insurance Ombudsman Rules and Procedures etc. please visit: <http://www.cioins.co.in/>)

Before submitting grievance to Insurance Ombudsman:

Customer should have made a complaint to Insurance Company/Insurance Broker  
Insurance Company/Insurance Broker has failed to furnish reply to you within a period of one month of your complaint;

OR

You are not satisfied with the response given by Insurance Company/Insurance Broker  
The complaint is being made to the Insurance Ombudsman within one year from  
(a) Date of rejection of the complaint by the Insurance Company/Insurance Broker

OR

(b) Expiry of one month of filing the complaint if the Insurer fails to reply

The amount of Compensation sought in the Insurance Ombudsman should not exceed Rs. 50 Lakhs.

List of Ombudsman offices and jurisdiction is available:

On JCPL website [www.jcplfin.in](http://www.jcplfin.in) Grievance Redressal portion through portal link of Insurance Ombudsman <http://www.cioins.co.in/>



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## 6. Availability of Grievance Redressal Policy

This Grievance Redressal Policy is available:

- On the company website: [www.jcplfin.in](http://www.jcplfin.in)
- At all Branches
- Available on request.

## 7. Review

The Grievance Redressal Policy of the Company shall be reviewed by the Board on an annual basis, or earlier if necessary, to incorporate changes aimed at enhancing transparency, strengthening ethical standards, and ensuring alignment with applicable regulatory amendments and guidelines.

**For Jackson Commercial Pvt. Ltd.**

**Kartick Biswas**  
**Managing Director**  
**DIN: 02207249**

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