



National Insurance Company Limited

CITIZENS' CHARTER-2019

OUR COMMITMENTS

We shall –

Act courteously, fairly and reasonably in all our dealings with our customers.

Make sure all our Policy documents and claim procedures are clear and complete information is given about our Products and services.

Deal quickly and sympathetically with the grievances of the customers and resolve efficiently through nominated 'Customer Service Officers' in all Operating Offices.

Respond to all commercially viable general insurance needs of the citizens to provide new covers.

Continue to provide customized insurance products for the rural and social sector, and in particular for the weaker sections of the society at affordable prices.

Continue to develop a dedicated, sensitised, empowered and professional workforce for efficient execution of roles assigned to them.

Have a regular consultative process with our service providers and monitoring mechanism for the effective delivery of promised services to our customers.

STANDARDS FOR ACCESS TO CITIZENS

We shall -

Host on our website <https://nationalinsurance.nic.co.in> all relevant information relating to working hours, contact numbers after office hours, documents required for issuance of policies and claims settlement

Make available information on products and services through display in office, information kiosks.

Reach out through electronic & print media, intermediaries and other active communication channels available.

Enhance the access of citizens through help line, call center, portal and personalized interactions. Incharges of our operating Offices shall attend to our customers on all working days for resolution of customer grievances.

STANDARDS FOR SERVICING

We shall –

Strive to achieve and excel the timelines/benchmarks set forth in the charter and those prescribed by the regulator in respect of policyholder's servicing.

Be clear and transparent in seeking fulfilment of requirements for settling a claim or any other services to the customer.

STANDARDS OF FAIRNESS AND OPENNESS

We shall-

Enable the customers with opportunities to provide the organization with feedback on services availed and suggest improvements through customer meets, surveys, web and interactive Voice Response System (IVRS). Customers are invited to provide their feedback for betterment of services through <https://nationalinsurance.nic.co.in/en/feedback>

Enhance customer satisfaction through adoption of latest technologies in the area of servicing, simplification of processes, and periodical review of systems and procedures.

Review the standards of services offered, annually with a view to improve the benchmarks.

BENCHMARKS FOR SERVICING**

S. No.	Policy Stage	Description of item of service	Turn Around Time
1	At the time of sale	Processing of proposal and communicating acceptance/rejection	
		- Relating to Motor, Individual Health, Personal Accident and other personal lines of insurance	Within 3 days of submission
		- Relating to Fire, Marine, Engineering and other commercial lines of insurance	Within 7 days of submission
		Sharing the copy of proposal form	Within 7 days of acceptance of premium
		Issuance of premium receipt	Within the next working day
2	Post Sale	Issuance of Policy Document	Within 7 days of acceptance of premium
		Issuance of duplicate policy on request	Within 3 days of receipt of request

		Issuance of Endorsements	
		- Not involving charging/refund of premium	Within the next working day
		- Involving charging/refund of premium	Within 3 days of receipt of request
		Cancellation of Policy and refund of premium	Within 7 days of receipt of request
3	Claims	Appointment of Surveyors	Within 48 hours of receipt of intimation
		Issuance of claim form	Same day
		Submission of survey report by surveyor	Within 10 days of completion of reinstatement/ repair, subject overall to a limit of six months in respect of special/ complicated cases or where policy conditions permit an extended period
		Seeking of addendum/clarifications, if required, from surveyor	Within 15 days of receipt of survey report
		Submission of addendum/final report by surveyor, if so required	Within 3 weeks of such requirement
		Offer for settlement of claim – in cases where further investigation is not required	
		- In respect of claims within the authority of BO/DOs	Within 15 days of receipt of final report
		- In respect of claims falling in the authority of ROs/HO	Within 30 days of receipt of final report
		Offer for settlement of claim – in cases where further investigation is required	
		- In respect of claims within the authority of BO/DOs	Within 15 days of receipt of such investigation report
		- In respect of claims falling in the authority of ROs/HO	Within 30 days of receipt of such report
		Communication of rejection of claim, if applicable	Within 30 days of receipt of final report/ investigation report
		Payment of claim on acceptance by the Insured	Within 7 days of receipt of acceptance

4	Complaints	Action on Complaint and intimation of decision to the complainant	Within 15 days
5	General	Response to any communication received from prospect/client on any general matter	Within 7 days

****This Servicing TAT is a summary of what National Insurance Company Ltd proposes to offer to the valued customers. As a disclaimer, it may be stated that this does not, in any way, become a part of the Policy conditions or Policy contract of National Insurance Company Ltd. or the conditions of service of the workforce of the company.**