

Introduction:

We, at CreditAccess Life Insurance Limited, are committed to providing our customers with transparent and efficient Insurance services. The Citizen Charter outlines our services and commitments towards our customers.

OUR VISION

To bridge the insurance protection gap among the low income and financially excluded population.

OUR MISSION

To become India's insurer of choice, dedicated to the unserved and under-served population, providing trusted, transparent and efficient insurance solutions enabling comprehensive financial inclusion.

Our services:

1. Life Insurance Policies.

- Raksha - Group Credit Life Insurance
- Suraksha - Group and Individual Term Life Insurance
- Samruddhi - Group Savings product

2. Customer Support.

- Customer support helpline - +91 80 6997 8070
- Claim assistance.
Visit us on https://creditaccesslife.in/claim_settle_pro.php for detailed claim process.

3. Claims Process.

- Simplified documentation process.
- Quick settlement of claims.
Visit us on https://creditaccesslife.in/claim_settle_pro.php for detailed claim process.

4. Customer Grievance.

- Resolve customer grievances promptly and effectively.
- Register all grievances received and to provide resolution within fourteen days of their receipt. In case of delay, sharing the interim information.
Visit us on https://creditaccesslife.in/GRC_doc.php for detailed Grievance handling process.

Customer Do's and Don'ts	
Do's	Don'ts
Understand your policy.	Hide information.
Provide correct and complete information.	Delay payment.
Keep your policy document safe.	Ignore policy updates.
Pay premium on time.	Sign incomplete forms.
Update your financial details.	Submit false claims.
Report claims promptly.	Rely on verbal agreements.
Update Nominee details.	Delay claim submission.

Policy Service Standards

S.No	Service	Description of item of service	Turnaround Time
1	New Business Proposal Processing	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal	7 days
		Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later	
		Providing Policy document or Certificate of Insurance	15 days
2	Post Policy Service Request	Post Policy Service Requests concerning mistakes/ corrections in the Policy document or Certificate of Insurance	7 days
3	Free-Look Cancellation	Free Look Cancellation & Refund from the date of receipt of request	
4	Policy Servicing (from the date of receipt of request for the service specified)	Change of Address (KYC Norms to be complied)	7 days
		Registration /Change of Nomination, Assignment.	
		Inclusion of new member in case of group policies	
		Alteration in Original Policy Conditions (where applicable)	
		Policy Loan	
		Decision on Policy Revival after receipt of all requirements.	
		Issue of Premium Payment Certificates (PPC)	
		Issue of Duplicate Policy document or certificate of Insurance	
5	Death claims	Death claims settlements (not requiring investigations)	15 days
		Early death claims requiring investigations - decision & payment	45 days
6	Survival, Maturity, annuity payments	Settlement of Maturity Claims	On due date
		Settlement of Survival Benefits	
		Annuity payments/ Pension Payment	
		Surrender or partial withdrawal of Policy	7 days

**Citizen's charter
CreditAccess Life Insurance Limited**



S.No	Service	Description of item of service	Turnaround Time
7	Auto Action by the Insurer	Premium Due Intimation	One month before due date
		Policy payments information (Survival Benefits, Maturity Benefits, etc.)	
8	Complaints	Acknowledgement to complainant	2 days
		Action on Complaint & Intimation of Decision to the complainant	14 days
		If complaint is NOT resolved by the insurer, communicate the details to the policyholder of options including referring the complainant to Insurance Ombudsman/Consumer court	14 days from original date of receipt of complaint

The Policyholder may approach the Insurance Ombudsman if his/her complaint is not resolved within 30 days or if the decision of the company is not acceptable to the policyholder.

- <https://www.ciains.co.in/>