



Citizen Charter of IndiaFirst Life Insurance Company Limited

Introduction:

The Citizen's Charter is designed to provide customers with information on how to contact our offices, understand the services offered and their respective timelines, and identify appropriate channels for addressing any issues that may arise.

The term "citizen" in the Citizen's Charter encompasses all our valued clients and customers, addressing their needs and interests, including those of citizens, users, beneficiaries, and stakeholders.

Although the Citizen's Charter isn't a legal document, it serves as a helpful guide to deliver the highest standards of service to our customers. It clearly outlines our service expectations, quality standards, and delivery timelines to ensure you receive the best possible experience.

Customer First Philosophy

We deliver value through leading digitalization initiatives across the complete value chain. This stems from our #CustomerFirst ideology. We believe in reiterating the philosophy with which we treat our customers. Our "Circle of Trust" proposition acts as a beacon for how we conduct ourselves: every behaviour is guided by the intent to earn trust.

Our Products:

IndiaFirst Life offers various life insurance products in multiple segments to help individuals and families protect their financial future in the event of life's uncertainties.

Term Insurance Plans
Savings Plans
ULIP Plans
Retirement Plans
Child Plans

Our Commitment:

IndiaFirst Life Insurance is dedicated to make Life Insurance accessible to every Indian household. Recognizing that each individual has unique aspirations and goals, our need-based product offerings are designed to provide solutions that truly resonate with true values and needs of every Indian.

Customer Support:

Our services can be effortlessly accessed through any of the convenient channels listed below:

Contact Method	Details	Availability
Chat on WhatsApp	Say Hi on +91 22 6274 9898	24 hours a day
Call us	Toll free number – 1800 209 8700	Monday to Saturday, 9 am to 7pm
Email us (Service request)	customer.first@indiafirstlife.com	
Email us (Claims)	claims.support@indiafirstlife.com	
Buy Policy Online	Call us on 8828840199	Monday to Saturday, 9am to 7pm
Contact details for NRI	+91 22 627 49898	

Customers can also visit the nearest IndiaFirst Life branch for any questions about their policy. Additionally, you can access policy-related services at Bank of Baroda or Union Bank of India branches.

The company shall prioritize the timely provision of services to its policyholders in accordance with the terms of their policy contracts and in compliance with applicable laws and regulations, as illustrated in the table below:

Sr. No	Service	Description of Service	Turnaround Time
1	New Business Proposal Processing	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal	7 days
	Processing	Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is late	
			Providing copy of the policy along with the proposal form
2	Post Policy Service Request	Post Policy Service Requests concerning mistakes / corrections in the Policy document	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 policy	
		Alteration in ORIGINAL POLICY CONDITIONS (where applicable)	
		Policy Loan	
		Unit / Index Linked Insurance Policy Switch, Top-up, and other related Services	
		Decision on Policy Revival after receipt of all requirements	
		Issue of Premium Payment Certificates (PPC)	
		Issue of Duplicate Policy	
		Surrender or Partial Withdrawal of policy	
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	
7	Complaints	Acknowledgement to complainant	Immediately
		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	
8	Auto Action by the Insurer	Premium due Intimation	One month before due date
		Policy Payments Information (Survival Benefits, Maturity Benefits, etc)	