CONSUMER CHARTER

IndiaFirst Life Insurance Company Limited –
GIFT City IFSC Insurance Office (IIO)

1. Preamble

This Consumer Charter outlines IndiaFirst Life Insurance Company Limited's commitment to service excellence, transparency, and accountability in all interactions with policyholders and stakeholders.

2. The Charter

- Defines service standards and turnaround times (TATs)
- Provides clear expectations for customers
- Ensures alignment with:
- Applicable IFSCA Regulations, Guidelines, and Circulars governing IFSC Insurance Offices (IIOs).
  - Emerging GIFT IFSC governance expectations
- Reinforces a Customer First philosophy [indiafirstlife.com]

3. Vision, Mission & Customer Commitment

Vision

To deliver exceptional customer experiences through innovative and customer-centric life insurance solutions, guided by our 'Customer First philosophy'

Customer Commitment

IndiaFirst Life commits to:

- Fair and transparent dealings
- Timely servicing of all requests
- Strong Grievance Redressal

4. Accessibility & Service Channels

4.1. Customers can access services through:

Contact Method	Details	Availability
NRI Customer Support	022 4894 2417	Monday to Saturday, 9:00 AM – 9:00 PM (IST)
NRI Portal Login	Visit: gift-city-login	24*7
Email – Service Requests	nri.services@indiafirstlife.com	Anytime
Email – Claims	claims.support@indiafirstlife.com	Anytime

4.2 Turn Around Time (TAT) for Service touchpoints

The table below sets out the committed turnaround times for key service touchpoints structured as per IFSCA guidelines

Policy Servicing	Maximum TAT
Policy Assignment	7 days
Policy Alterations (Contact details, Name correction, Nomination, Gender, DOB etc.)	7 days
Fund Switch	7 days
Premium Redirection	7 days
Re-issuance of Policy Document	7 days
Full Surrender	7 days
Partial Withdrawal	7 days
Surrender Reversal	7 days
Freelook Cancellation	7 days
New Business TAT	
Policy Decision (Issue / Decline / Reject / Postpone) (from date of receipt of all required documents)	7 days
Decision / Requirement communication to customer (from date of receipt of all required documents)	7 days
Policy Document Dispatch to customer from Issuance Date	15 Days
Grievance Redressal	
Acknowledge a Grievance	3 days
Resolution of Grievance	Preferably 15 days not later than 30 days
Maturity/Death Claim	
Processing of Maturity claim	Maturity date
Raising claim requirements after lodging the Death claim	15 days
Death claim decision without investigation requirement	15 days
Death claim decision with Investigation requirement	45 days
Proposal Deposit Refund	
Request for Refund of Proposal Deposit	15 days
Refund of outstanding Proposal Deposit	30 days

5. Customer Rights

Customers have the right to:

- Receive clear product information
- Expect fair treatment at all stages
- Receive services within defined TATs
- Access grievance redressal mechanisms
- Track requests and claims

6. Continuous Improvement & Monitoring

IndiaFirst Life will:

- Regularly review service performance
- Benchmark against industry standards
- Adopt digital innovation for faster service
- Strengthen governance for GIFT IFSC compliance

Registered Office
IndiaFirst Life Insurance Company Ltd, 11 Floor Block 13B, Unit No 1126, Signature Tower, Gandhinagar, Gujarat, 382355.

IFSCA Registration Number: IFSCA/I10/007/2023-24

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