

Grievance Mechanism

Complaint to the Company

Policyholders may contact Bajaj Life through the following available digital channels:

- Our website <https://www.bajajlifeinsurance.com/>
- Our Mobile APP <https://blsht.in/BJLI/17nwey>
- Contact your insurance advisor / sales relationship officer
- Write to us on customercare@bajajlife.com from your registered email address

The Policyholder may write to the Complaint Redressal Officer (CRO), Mr. Sumit Srivastava, at:

Bajaj Life Insurance Limited, IFSC Insurance Office

Office No. SI – M – 1100, Unit B, First Floor, “Shilp Incubation Center”, Plot No. 11-T3 & 11-T5, Block 11, Zone-1, Road-1A, Survey No. 500 (Old Survey No. 262/1-P), Village Ratanpur, Processing Area, GIFT Multi-Services SEZ, GIFT City, Taluka & District Gandhinagar, Gujarat – 382050, India
Telephone: +91 20 6787 1700

E-mail: gro@bajajlife.com

On receipt of a complaint, the CRO shall make an assessment on the merits of the complaint. Pursuant to that assessment:

- In case of acceptance, the Company shall acknowledge acceptance of the complaint, in writing, within 3 working days of receipt of the complaint; and
- In case of non-acceptance, the Company shall inform the complainant within 5 working days, together with the reasons.
- The Company shall endeavor to resolve the complaint within 15 days and, in any event, within 30 days of its acceptance. Where the complaint is rejected, the reasons for rejection shall be communicated in writing.

Appeal Mechanism

Where the Policyholder is not satisfied with the decision of the Company, or where the complaint has been rejected, an appeal may be preferred, preferably within 21 days from the receipt of the decision from the CRO, to the Complaint Redressal Appellate Officer (CRAO) of the Company, Mr. Gaurav Sadana, at:

Bajaj Life Insurance Limited, IFSC Insurance Office

Office No. SI – M – 1100, Unit B, First Floor, “Shilp Incubation Center”, Plot No. 11-T3 & 11-T5, Block 11, Zone-1, Road-1A, Survey No. 500 (Old Survey No. 262/1-P), Village Ratanpur, Processing Area, GIFT Multi-Services SEZ, GIFT City, Taluka & District Gandhinagar, Gujarat – 382050, India
Telephone: +91 20 6787 1700

E-mail: Grievanceappeal@bajajlife.com

The CRAO shall dispose of the appeal within a period of 30 days.

- For our latest addresses and contact details, please refer to our website at www.bajajlifeinsurance.com/gift-city.html.

- **Reference to the Authority**
Where the Policyholder has exhausted the mechanism set out above and remains dissatisfied with the decision of the Company, a complaint may be filed with the International Financial Services Centres Authority, preferably within 21 days from the receipt of the final decision, by electronic mail to grievance-redressal@ifsc.gov.in.
- A complaint may also be addressed to the Division of Consumer Education and Protection, International Financial Services Centres Authority, IFSCA HQ, Block 12-B, Zone 1, Road 1A, GIFT SEZ, GIFT City, Gandhinagar, Gujarat - 382050, India, or made by telephone at +91-79-6180 9800.
- The mechanism set out above is in accordance with the IFSCA circular on Complaint Handling and Grievance Redressal by Regulated Entities in the IFSC dated 2 December 2024, which came into effect on 15 January 2025.

Every complaint shall be made in writing and duly signed by the complainant or by the legal heir, Nominee or assignee, with full details and supporting documents.