

## **STAR HEALTH AND ALLIED INSURANCE COMPANY**

### **CITIZENS CHARTER**

#### **OUR VISION:**

- To Become The Largest And Most Preferred Health Insurance Company In India.
- To Provide Financial Security For Health Care Management.

#### **OUR MISSION:**

- To Offer Wide Range of Innovative Products / Services.
- To Provide Prompt, Courteous And Quality Service To Customers.
- To Leverage State Of Art Technology for Customer Satisfaction.
- To Adopt Best Management Practices In Business Operations.

#### **OUR COMMITMENT:**

##### **We Shall**

- Make Available Insurance Coverage To Every Segment Of Population.
- Expand Product Lines And Services On Continuing Basis.
- Build And Maintain Enduring Relationships With Customers.
- Conduct Business Operations with Customer as Focal Point.
- Create Insurance Awareness As Part Of Corporate Social Responsibility.

#### **STANDARDS FOR FAIRNESS IN DEALING WITH CUSTOMERS:**

##### **We Shall**

- Strive To Deal With Customers In An Open And Transparent Manner.
- Explain Rationale Behind Decision Consistent With Business Practice.

#### **STANDARDS FOR ACCESS TO INFORMATION:**

##### **We Shall**

- Educate Public And Customers Of Multiple Options In Products And Services.
- Distribute Brochures On Products And Services.
- Spread Information On Products And Services Through Internet, Interactive Voice Response System, Information Kiosks Etc.
- Provide Access To Customers Through Help Lines, Call Centers, Internet Etc.
- Enhance Content And Quality Of Communication In Mass Media Like Press, Television, Radio, Etc

#### **BENCHMARKS FOR SERVICING:**

##### **On Underwriting, we shall**

- Issue Policies On Individual Health, Personal Accident And Overseas Medclaim Policies Instantly.
- Confirm Underwriting Decision Within 7 Days From Receipt Of Medical Reports Whenever Pre-Medical Examination Is Required.
- Send Renewal Notice 15 Days Before Expiry Of Policy.

**On settlement of claims, we shall**

- Give Pre Authorization For Cashless Facility Within 4 Hours From Receipt Of The Request.
- Decide On Reimbursement Claims Within 30 Days Of Receipt Complete Documents/Clarifications.
- Enable Customers To Know Claim Status Within 3 Days Of Receipt Of Documents.

**STANDARDS FOR REDRESSAL OF GRIEVANCES:**

**We Shall**

- Ensure Effective Grievance Redressal Mechanism For Customers To Approach.
- Register All Grievances And Send Acknowledgement Within 3 Days .
- Monitor Grievances Registered On Integrated Grievance Management System (IGMS) Through SRMS Portal.
- Resolve Grievances Within 15 Days Of Receipt.
- Inform Customers Availability Of Insurance Ombudsman As A Redressal Forum.

This Charter is a summary of what Star Health and Allied Insurance Company proposes to offer to the citizens. The charter does not in any way become a part of the policy conditions or policy contract of the customers of Star Health and Allied Insurance Company or the conditions of service to the workforce of the Company.