POLICYHOLDER GUIDE

Know Your Rights

Insurance Ombudsman

The Insurance Ombudsman provides policyholders with an accessible mechanism for the redressal of eligible insurance-related complaints, helping resolve disputes between policyholders and insurance companies.

If you are dissatisfied with the resolution of your complaint by your insurance company, or your complaint has not been resolved within the prescribed timeline, you may approach the Insurance Ombudsman, subject to the applicable eligibility criteria and procedural requirements.

Key Points to Remember

- The Insurance Ombudsman facilitates the resolution of eligible insurance-related grievances.
- Policyholders should ordinarily approach their insurance company through its grievance redressal mechanism first.
- Eligible complaints may be filed with the appropriate Insurance Ombudsman in accordance with the applicable rules.
- The Ombudsman mechanism is intended to provide accessible and cost-effective grievance redressal.
- Policyholders should keep relevant documents, policy details and complaint correspondence available when filing a complaint.

For further information

Insurance Ombudsman: Council for Insurance Ombudsmen official website
www.cioins.co.in

Grievance redressal process: Bandhan Life Grievance Redressal Policy
https://www.bandhanlife.com/sites/default/files/asset/202610/Grievance_Redressal_Policy_29Oct_2026…