Grievance Redressal Policy – Insurance Clients

To ensure fair, transparent, and time-bound resolution of all client grievances related to insurance services provided by our Corporate Agent. This mechanism is designed in compliance with **IRDAI guidelines**, ensuring that all complaints are resolved **within 14 days of receipt**.

Grievance Redressal Mechanism

Escalation Matrix

Level	Handled By	Designation	Mode of Complaint	Resolution Timeline
1	**Client Support Desk** Phone: **9953551177** Email: **insurance@opulencewealth.com** Designation: **Client Service Executive**	Client Service Executive	Written complaint (email/letter/phone call/branch visit)	Within 3 working days
2	**Grievance Redressal Officer** Name:- **Shivani Goyal** Phone: **9289033822** Email: **shivani.goyal@opulencewealth.com** Designation: **Grievance Redressal Officer**	Designated Grievance Officer	Written complaint with reference ID (email/phone/letter)	Within 7 working days
3	**Principal Officer** Name:- **Amit Manral** Phone: **9811205629** Email: **amit.manral@opulencewealth.com** Designation: **Principal Officer**	Principal Officer of Corporate Agent	Online / Written	Within 14 working days

Additional Client Redressal Options

✓ **Bima Bharosa Portal:** Clients can register their complaints on IRDAI's online grievance redressal portal – **https://bimabharosa.irdai.gov.in/**

✓ **Insurance Ombudsman:** If the client is not satisfied with the resolution, they may approach the **Insurance Ombudsman** as per the Redressal of Public Grievances Rules, 1998, at no cost.

✓ **Regulatory Escalation:** Clients retain the right to approach **IRDAI** directly if their grievance remains unresolved.

Guiding Principles

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- **Transparency:** Acknowledgment within **3 working days** with a unique complaint ID.
- **Timeliness:** Complaint resolution within **14 working days** of receipt.
- **Fairness:** All decisions will be unbiased and in line with regulatory guidelines.
- **Accessibility:** Multiple modes to raise complaints – phone, email, branch visit, online portal.
- **Availability:** This policy is published on our **website, mobile app, and available at all branch offices**.

Client Rights

✓ Right to acknowledgment and resolution in defined timelines.
✓ Right to escalate to higher authorities within the Corporate Agent.
✓ Right to register a complaint on the **Bima Bharosa Portal**.
✓ Right to approach the **Insurance Ombudsman / IRDAI** at no cost.

Contact Information

📌 **Client Support Desk**
📞 Phone: **9953551177**
✉️ Email: **insurance@opulencewealth.com**
👤 Designation: **Client Service Executive**

📌 **Grievance Redressal Officer**
📞 Phone: **9289033822**
✉️ Email: **shivani.goyal@opulencewealth.com**
👤 Designation: **Grievance Redressal Officer**

📌 **Principal Officer**
📞 Phone: **9811205629**
✉️ Email: **amit.manral@opulencewealth.com**
👤 Designation: **Principal Officer**
🏢 Corporate Office: **C-78, Sector 63, Noida – 201301**

Declaration

"I acknowledge that I have understood the grievance redressal policy, escalation mechanism, and my right to approach Bima Bharosa Portal, Insurance Ombudsman, or IRDAI."

Client Signature: _____
Agent Signature: _____
Date: _____

Authorization

This policy has been approved and signed by the **Authorized Directors** of the Corporate Agent.

Name	Designation	Signature
Amit Manral	Director	
Ankush Madan	Director	

For Opulence Wealth Pvt. Ltd.

Authorised Signatory

For Opulence Wealth Pvt. Ltd.

Authorised Signatory