



भारतीय बीमा विनियामक और विकास प्राधिकरण  
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

**Title:**Grievance Cell

**Reference No.:**--

**Date:**04/09/2020

Cell for redressal of grievances of Policyholders

The Grievance Redressal Cell in the Consumer Affairs Department of the Insurance Regulatory and Development Authority of India looks into complaints/grievances from policyholders. This Cell takes up the grievances with the respective insurers for redressal.

Policyholders who have complaints against insurers are required to first approach the Complaints/Grievance Redressal Cell of the insurer concerned. [Click here](#) for the mail ids of the Grievance Redressal Officers of the insurers. If they do not receive a response from the insurer within a reasonable period of time or are dissatisfied with the response of the company, they may approach the Grievance Redressal Cell in the Consumer Affairs Department of the IRDAI.

Only complaints from the insured or the claimants shall be entertained. The Cell shall not entertain complaints written on behalf of policyholders by advocates or agents or by any third parties.

Complainants are requested to submit complete details of the complaint as required in the complaint registration form put on the IRDAI website – policyholder.gov.in (<http://www.policyholder.gov.in/Report.aspx#>). [Click here](#) to download the Complaint Registration Form. Without the required information called for in the Complaint Registration Form, IRDAI will not be in a position to register the complaint.

#### **Registration of Complaints with the IRDAI by Policyholders:**

1. Can make use of the Integrated Grievance Management System(IGMS) - IRDAI Portal at <https://igms.irda.gov.in> for registering the complaints themselves and to monitor the status of the complaints.
2. Can send the complaint through Email to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in).
3. Can call Toll Free No. 155255 or 1800 4254 732.
4. Apart from the above options, if it is felt necessary by the complainant to send the communication in physical form, the same may be sent to IRDAI addressed to:

**General Manager**  
**Insurance Regulatory and Development Authority of India(IRDAI)**  
**Consumer Affairs Department – Grievance Redressal Cell.**  
Sy.No.115/1, Financial District, Nanakramguda,  
**Gachibowli, Hyderabad – 500 032.**