

Health Insurance

Aditya Birla Health Insurance Co. Limited



**ADITYA BIRLA
CAPITAL**

1800-270-7000

Policyholder Service Turn Around Time

TAT (Calendar Days)

General

▶ Processing of proposal and communication of decisions including requirements/issuance of policy	▶ Straight through Processing (STP)- 2 days from the date of receipt of proposal form or any requirement called for, whichever is later Non Straight through Processing (NSTP)- 8 days from the date of receipt of proposal form or any requirement called for, whichever is later
▶ Copy of proposal to be sent to the Insured	▶ 5 days from the date of acceptance of the proposal
▶ Refund of proposal deposit	▶ 7 days from the date of underwriting decision/ receipt of request for cancellation of proposal, whichever is later
▶ Free look cancellation	▶ 10 days from the date of receipt of cancellation request/last necessary document, whichever is later
▶ Service requests post policy issuance	▶ 5 days from the date of receipt of the request

Claims Settlement

▶ Settlement of claim (no investigation)	▶ 10 days from the date of receipt of last necessary document.
▶ Settlement of claim (with investigation)	▶ 21 days from the date of receipt of last necessary document.

Grievance

▶ Acknowledge a grievance	▶ 1 day from the date of receipt of complaint
▶ Resolve a grievance	▶ 15 days from the date of receipt of complaint