

IRDA Cell for redressal of grievances of Policyholders

The **Grievance Redressal Cell** of the **Insurance Regulatory and Development Authority** looks into complaints from policyholders. Complaints against Life and Non-life insurers are handled separately. This Cell plays a facilitative role by taking up complaints with the respective insurers.

Policyholders who have complaints against insurers are required to first approach the Grievance / Customer Complaints Cell of the concerned insurer. If they do not receive a response from insurer(s) within a reasonable period of time or are dissatisfied with the response of the company, they may approach the Grievance Cell of the IRDA. The complaints need to be addressed to the Non-life insurance Grievance Cell of the IRDA and forwarded to the address given below.

Only cases of delay/non-response regarding matters relating to policies and claims are taken up by the Cell with the insurers for speedy disposal.

As claims/policy contracts in dispute require adjudication and the IRDA does not carry out any adjudication, insureds are advised to approach the available quasi-judicial or judicial channels, i.e., the Insurance Ombudsmen, Consumer fora or the Civil courts for such complaints. The list of Insurance Ombudsmen along with their contact details are available on this website under the heading 'Ombudsmen'.

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

Where complaints are being sent through e-mail, complainants are requested to submit complete details of the complaint as required in the complaints registration form. Without this the Cell will not be in a position to register the complaint.

[Click Here for Contact Details](#)

[Download Grievance Form](#)