

Manner for escalating grievance

Bima Bharosa Portal (IRDAI Integrated Grievance Redressal System)

- If a customer is not satisfied with the resolution provided by the Company, or if the grievance remains unresolved beyond the stipulated TAT, the customer may escalate the matter through the Bima Bharosa Portal, the official IRDAI grievance redressal platform.
 - The customer may lodge complaints through:
 - Bima Bharosa Portal: <https://bimabharosa.irdai.gov.in>
 - Email: complaints@irdai.gov.in
 - Toll-Free Call Center: 155255 or 1800-425-4732
- On this platform, customers can register grievances, track their status, and escalate unresolved matters. Complaints submitted here are simultaneously monitored by IRDAI to ensure proper redressal.

Insurance Ombudsman

If the customer remains unsatisfied even after approaching the insurer through the Company and through the Bima Bharosa mechanism, they may further escalate the matter to the Insurance Ombudsman, an independent grievance redressal authority.

The customer may approach the Ombudsman if:

- The insurer did not resolve the complaint within 30 days, or
- The customer is dissatisfied with the insurer's response, and
- The claim amount is up to ₹30 lakhs.

The Ombudsman offers a cost-free and impartial platform to resolve disputes related to:

- Delay in settlement of claims
- Partial/full repudiation of claims
- Premium disputes
- Policy servicing issues
- Any claim-related grievance under individual insurance policies

The customer may lodge complaints through

- Ombudsman Portal <https://cioins.co.in/>
- Email: inscoun@cioins.co.in
- Toll-Free Call Center: 022 -69038800/69038812

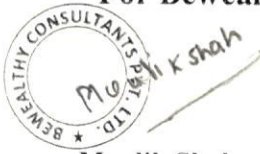
WEALTH CREATION AND PRESERVATION WITH INSURANCE PRODUCTS FROM LEADING BRANDS

This portal enables:

Online complaint registration
Tracking the status of complaints
Locating the Ombudsman office with territorial jurisdiction
Downloading forms and procedural guidelines

A list of Ombudsman offices and jurisdiction details is available on IRDAI's website and can be accessed by customers for submitting complaints.

For Bewealthy Consultant Private Limited



Moulik Shah
Director



Heena Shah
Director

Place: Mumbai

Date: 24-11-2025

Escalation Matrix

Role	Responsibilities
Principal Officer (Shah Hemangkumar Nitinbhai)	1. Complete check on Agency regulation compliance 2. Ensuring timely submission of returns 3. Informing Authority or taking prior approval wherever necessary 4. Overall management and compliance
Escalation Policy	Board should constantly monitor acts of Principal officer and in case of any irregularity, it should be immediately taken up for discussion and necessary action/compliance to be made within 15 days of such incident
Specified persons (Shilpaben Dikshitkumar Patel & Others)	1. True guidance about choosing product to customer 2. Giving multiple Insurance company option for choosing product 3. Giving full information and disclosure of product 4. Collecting and submitting correct disclosure while issuing policy
Escalation Policy	In case of Grievance or complaint by customer, Principal officer should immediately confront with relevant specified person and take necessary action within 7 days
Claim Support (Deepak Pandav)	1. Claim documents received 2. Follow up with client 3. follow up with insurance company 4. Proper assistance for submitting claim
Escalation Policy	Claims pending more than 30 days should be monitored regularly by Principal officer and respective specified person and necessary action to be taken for long pending claims.
I.T.Person (Hitesh Kadam)	1. Server Set up issue 2. Software Licensing issue 3. Authorisation issue
Escalation Policy	Third party assistance should be taken immediately in cases when I.T.Person is not competent to handle the issue. Such vendors should be identified in advance to avoid last minute rush.