

## FG ELECTRIC VEHICLE BATTERY EXTENDED WARRANTY POLICY WORDING

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## **PREAMBLE**

In consideration of payment of premium as specified in the Schedule in full, by the Insured/Group Administrator, to the Future Generali India Insurance Company Limited (hereinafter called the Insurer) and with reliance upon the statements made by/through the Insured/Group Administrator in the Proposal including its attachments or otherwise, and the material incorporated therein, the Company hereby agrees to provide insurance cover subject to all terms, conditions, exceptions and warranties under the Policy, and as set forth below.

### **Scope of Cover**

#### **A. FG Electric Vehicle Battery-Extended Warranty**

##### **A.1. Introduction**

- 1) Future Generali India Insurance Company Limited as warrantor provides an extended warranty for the Rechargeable Electrical Energy Storage System (REESS) Battery (hereinafter "Battery") provided by the Original Equipment Manufacturer (hereinafter, "OEM") for the vehicle owned by the warranty holder/Insured named in the Policy Schedule/Certificate of Insurance (hereafter, "You/Your") with the VIN and battery pack serial number shown in the Policy Schedule/Certificate of Insurance.
- 2) 'We/Us' means the warrantor Future Generali India Insurance Company Limited
- 3) This contract may be referred to as simply a/the/this "extended warranty" or "policy".

##### **A.2. What is the Extended Warranty Period?**

This Extended warranty applies only during the Extended Warranty period.

[Please note the coverage under the policy will incept only after the expiry of the Manufacturer's Warranty.]

##### **A.3. What We Cover?**

This extended warranty will provide coverage in accordance with Sections B, C and D.

##### **A.4. Where you are Covered?**

This extended warranty only applies to batteries used in Electric Vehicles that are operated within the geographical limit of India.

#### **A.5. What is not Covered?**

In addition to the specific exclusions outlined in Sections B, C, and D, this extended warranty does not apply to/ shall not cover loss and damages arising directly and indirectly from any of the followings:

1. Pre-owned Vehicles.
2. Losses to any third party or any liability arising out of such claims
3. Extended Warranty cover not sold with new Vehicles.
4. Abuse, misuse, negligence, accidental damage, improper maintenance, operation, storage costs, or transportation costs.
5. Operation of the Battery in air temperatures beyond the air temperature range between 0 –52 degree Celsius or as prescribed by the OEM. In case of differences, the OEM prescription will override the range mentioned above.
6. Any of the following causes:
  - 6.1 Failure to follow the maintenance manual of OEM
  - 6.2 Failure to take Your Vehicle to, or make repairs or service recommended by, Original Equipment Manufacturer ("OEM") Service Centre or OEM authorized repair facility ("Service Center") upon discovery of a defect covered by this extended warranty
  - 6.3 Accidents/collisions or objects striking the Vehicles;
  - 6.4 Any repair, alteration or modification of the Vehicle that was done inappropriately, or the installation or use of fluids, or parts of accessories by a person or facility not authorized or certified to do so;
  - 6.5 Improper repair or maintenance, including use of fluids, parts or accessories other than those specified in Vehicle's Manual;
  - 6.6 Any damage to your Vehicle's hardware or software, or any loss or harm to any personal information/data uploaded to your Vehicle resulting from unauthorized access to the vehicle's data or software from any source, including non- OEM parts or accessories, third party applications, viruses, bugs, malware, or any other form of interference or cyber-attack.
  - 6.7 Theft, vandalism, or riot
  - 6.8 Fire, explosion, earthquake, windstorm, lightning, hail, flood, or water related damages
  - 6.9 Driving off-road
  - 6.10 Any physical damage caused to the battery by driving over uneven, rough, damaged or hazardous surfaces, or by driving or participating in competition, racing or autocross or for any other purposes which the Vehicle is not designed for;
  - 6.11 Overloading Your Vehicle
  - 6.12 Using Your Vehicle as a stationary power source
  - 6.13 The environment or an act of god, including, but not limited to, exposure to sunlight, airborne chemicals, tree sap, animal or insect droppings, road debris (including stone chips), industry fallout, rail dust, salt, hail, floods, wind and (thunder) storms, acid rain, fire, water, contamination, lightning and other environmental conditions;
7. Vehicles that have had the VIN or the battery pack serial number defaced or altered or the odometer or other related system disconnected, altered or rendered inoperative so that it is difficult to determine the VIN or the battery pack serial number or actual mileage;
8. Vehicles that have been designated, labelled or branded as dismantled, fire-damaged, flooddamaged, junk, rebuilt, salvage or reconstructed, irreparable or a total loss;
9. Vehicles that have been determined to be a total loss by an insurance company or there is theft of the vehicle.

**10.** Any damage directly or indirectly caused by, due to, or resulting from, the installation or use of non-genuine OEM parts, accessories and charging equipment not designed for Your Vehicle's components covered under the policy.

**11.** Indirect financial loss, including:

- 11.1 Loss of use
- 11.2 Cost for business interruption
- 11.3 Litigation expenses
- 11.4 Towing Your Vehicles

**12.** Damage to the Battery resulting from the following activities:

- 12.1 Intentional damage to the Battery, or intentionally attempting, either by physical means, programming, or other methods, to extend (other than as specified in the Vehicle's Manual and any documentation provided by OEM) or reduce the life of the Battery;
- 12.2 Exposing the Battery to direct flame (excluding from battery fires); or
- 12.3 Flooding the Battery.

**13.** Any costs incurred for the health checkup of the Battery not leading to replacement or repair of the cell/Battery.

**14.** Product recalls, epidemic product failure, or product liability risks.

**15.** Use of any other battery that has not been designed for the Vehicle.

**16.** Any losses that are covered under Your Motor Own Damage or Motor Third Party liability policies

**17.** Communicable Disease Exclusion LMA5394

Notwithstanding any provision to the contrary within this insurance contract, this insurance contract excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- 1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- 2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

**18.** Cyber Loss Exclusion Clause

Notwithstanding any provision to the contrary within this insurance agreement or any endorsement thereto, this insurance agreement excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

- any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System;

- any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any Data, including any amount pertaining to the value of such Data.

**Definitions:**

- i. Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
- ii. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

**19.** Loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or requisition, expropriation, nationalization or destruction of or damage to property by or under the order of any Government or public or local authority;

**20.** Any loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with nuclear reaction, nuclear radiation or radioactive contamination regardless of any other cause contributing concurrently or in any other sequence to the loss.

**21. Terrorism Damage Exclusion Warranty**

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

In any action, suit or other proceedings whether the Company, allege that by reason of the provisions of exclusion (a) above any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

**22. Sanction, Limitation And Exclusion Clause**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such

benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

#### **A.6. Your Responsibility**

It is Your responsibility to take reasonable steps to properly operate and maintain Your Vehicle according to the Vehicle's Manual and to ensure that all maintenance and services to be carried out to Your Vehicle are in accordance with the Vehicle's Manual. You must also maintain 100% compulsory motor insurance coverage for Your Vehicle during the Extended Warranty Period.

You must get the Battery SOH checkup done, as per the process defined under any regulation or guidelines given by any Indian governmental body, at an Authorized Service Center of the OEM at the earlier of the mentioned events as per "Servicing Requirements" section of the Schedule/Certificate of Insurance.

If You do not comply with this section A.6, We may refuse coverage under this extended warranty, in whole or in part, or as per conditions, in accordance with the law, cancel this warranty by giving You 15 business days' written notice by registered letter to You at Your last known address or email address registered with Us.

#### **A.7. Definitions**

##### **Battery pack serial number**

An identifying code which is used to identify the **Rechargeable Electrical Energy Storage System** (REESS) battery in individual Electric Vehicle.

##### **Certificate of Insurance**

The certificate issued by us that confirms your application of the extended warranty application has been accepted.

##### **Deductible**

The amount of expenses to be borne by You for each and every claim during the Extended Warranty Period before the compensation under the Extended Warranty becomes payable by us.

##### **Electric Vehicle**

Any vehicle propelled by an electric motor drawing current from a rechargeable storage battery or from other portable energy storage devices (rechargeable, using energy from a source off the vehicle such as a residential or public electric service), which is manufactured primarily for use on public streets, roads or highways.

##### **Extended Warranty Period**

The period commencing from the risk start date and hour until the midnight of end date and hour as shown in the Policy Schedule/Certificate of Insurance, or

The completion of the mileage limit as specified in the Policy Schedule/Certificate of Insurance, or

Until the Policy Limits as specified in the Policy Schedule/Certificate of Insurance have been utilized in full  
or

The manufacturer's warranty expires earlier in which case the extended warranty will start and expire earlier and will reflect the Warranty Period purchased/provided.

**(Whichever is earlier)**

**Pre-owned Vehicle**

The Electric Vehicle whose first owner is not this extended warranty holder.

**Rechargeable Electrical Energy Storage System (REESS)**

The rechargeable energy storage system that provides electric energy for electric propulsion. The REESS does not include subsystem(s) together with any other ancillary systems for physical support, thermal management, electronic control and enclosures unless otherwise specifically mentioned.

**Schedule**

This schedule and parts thereof, and any other annexure(s) appended, attached and / or forming part of this Extended Warranty

**State of Health (SOH)**

A measurement that reflects the general condition of a battery and its ability to deliver the specified performance compared with a brand new battery.

**Sum Insured**

Maximum amount of cover available as specifically stated in the Schedule/Certificate of Insurance which represents Our liability for any or all claims made during the Extended Warranty Period. The Sum Insured shall not exceed the purchase price of the Battery (as mentioned in the Schedule/Certificate of Insurance).

**Vehicle**

The Electric Vehicle owned by You with the VIN and the battery pack serial number shown in the Certificate of Insurance/Schedule to the policy.

**Vehicle's Manual**

Any single or multiple instruction book(s) for the Vehicle that provides information about the Vehicle, technical specifications, operation and maintenance.

**VIN/Vehicle identification number**

An identifying code which is used to identify individual Electric vehicles.

**B. Battery degradation below State of Health ("SOH") threshold**

**B.1. What is covered?**

This Section B applies in the event that SOH of the battery drops below certain level as specified in section B3 due to inherent quality issues, such as faulty manufacturing or use of faulty parts or materials.



**B.2. What coverage do we provide?**

- 1) We will cover the cost of repair or replace the Battery if the SOH of the Battery is below the SOH threshold according to the table as mentioned in the Schedule/Certificate of Insurance.
- 2) Coverage under this section B2 will cease to exist once the Sum Insured Limit under the policy has been utilised in full either due to a single claim or multiple claims.
- 3) A deductible as mentioned in Schedule/Certificate of Insurance shall apply to each and every claim.

**B.3. What conditions must be met in order for the coverage to be provided?**

Coverage in accordance with B.2 shall be provided only if:

1. the OEM warranty has not been rendered void; and
2. SOH of the original Battery in Your Vehicle and mileage of Your Vehicle are below the figures in the "Battery State of Health Coverage" mentioned in the Schedule/Certificate of Insurance.

In the event of a total loss within the Extended Warranty period, the payout made will be as per the table mentioned in "Payout in case of total loss:" in the Schedule/Certificate of Insurance. On payment of the total loss as per the Schedule, this Policy shall stand terminated and You shall not be entitled for any further coverage under this Policy.

**B.4. What is not covered?**

Gradual loss of battery energy or power or natural battery deterioration over time not due to battery quality issues will not be covered under this section B.

**C. Cell Balancing or equalization costs****C.1. What is covered?**

This Coverage Section C applies in the event that there are cell balancing or equalization costs incurred as part of the battery repair process.

**C.2. What coverage do we provide?**

1. We will cover the costs of cell balancing or equalization incurred during the cell replacement process up to a maximum of the sub-limit mentioned in the Schedule/Certificate of Insurance.
2. Coverage under this section C2 will cease to exist once the Policy Limit mentioned has been utilised in full either due to a single claim or multiple claims.
3. A deductible as mentioned in Schedule/Certificate of Insurance shall apply to each and every claim.

**C.3. What conditions must be met in order for the coverage to be provided?**

Coverage in accordance with C.2 shall be provided only if the OEM warranty has not been rendered void; In case the original warranty has been rendered void, the extended warranty will also be rendered void without refund of premiums.



## **D. Error Codes**

### **D.1. What is covered?**

This Section D applies in the event that any of the error codes mentioned in the Schedule/Certificate of Insurance occurs and causes the parts covered responsible for the Vehicle not functioning:

### **D.2. What coverage do We provide?**

- 1) We will cover repair, replacement, and labour costs incurred during repair and replacement of the parts of the battery not functioning properly.
- 2) Our Liability is limited to the Policy Limit mentioned in the Schedule. Coverage under this section will cease to exist once the Sum Insured Limit under the policy has been utilised in full either due to a single claim or multiple claims.
- 3) A deductible as mentioned in Schedule/Certificate of Insurance shall apply to each and every claim.

### **D.3. What conditions must be met in order for the coverage to be provided?**

Coverage in accordance with D.2 shall be provided only if

- 1) the OEM warranty has not been rendered void; and
- 2) SOH of the original Battery in Your Vehicle and mileage of Your Vehicle are below the figures in the Battery State of Health Coverage mentioned in the Schedule.

In the event of a total loss within the Extended Warranty period, the payout made will be as per the table mentioned in "Payout in case of total loss:" in the Schedule. On payment of the total loss as per the Schedule, this Policy shall stand terminated and You shall not be entitled for any further coverage under this Policy.

## **E. Special Conditions**

### **E.1. Transfer of Extended Warranty**

1. This extended warranty is transferrable to the subsequent owner of the Vehicle at a fee as mentioned in the schedule/certificate of insurance.
2. The Company shall not be liable for any claims arising during the Extended Warranty Period which is covered under the terms and conditions of any other warranty listed under the head 'Requirements and coverage of the OEM warranty' as specified in the Schedule to the Policy/Certificate of Insurance or which may be subsisting on the Battery during the Extended Warranty Period, irrespective of whether it is stated on the Schedule of this Policy. The Company shall not be liable for any deductible, franchise, or co-payment nor will it be liable for any claim not payable under such warranty.

## **F. Other Terms**

### **F.1. Cancellation/Termination**

You may also give 15 days' notice in writing, to the Company, for the cancellation of this Extended Warranty, in which case the Company shall from the date of receipt of notice cancel this extended warranty and retain the premium for the period this extended warranty has been in force, provided there is no claim submitted under this extended warranty during the Extended Warranty Period. Also, in case of cancellation request received due to total loss/constructive total loss of the vehicle (subject to RC Cancellation) or theft of the vehicle, cancellation will be as below.

Premium Retention Slab	Rate of Premium Retention	
Within Manufacturer's warranty		
Within 12 months	10%	Plus Any charges paid towards State of Health inspection will be retained by the Company.
Above 12 months to up to 24 months	15%	
Above 24 months to up to 36 months	20%	

#### **After Manufacturer's Warranty:**

#### **Cancellation of policy by the Insurer:**

The Company may at any time cancel the Policy and wherever applicable, the certificate of insurance, on the ground of established fraud and no refund of premium will be made. In case of each such cancellation, the Company shall serve a written notice to the Insured and, wherever applicable, to the Beneficiary, of at least seven (7) calendar days.

#### **Cancellation of policy by the Insured:**

The Insured can cancel the insurance cover at any time during the Policy Period by serving a written notice to the Company, with or without citing the cause/reason.

#### **Refund of premium will apply in the following manner:**

1. If the Policy Period is upto one (1) year and no claim has been made till the date of cancellation request, Proportionate premium will be refunded for the unexpired period.
2. If the Policy Period is more than one (1) year and no claim has been made till the date of cancellation request, Proportionate premium will be refunded for the unexpired period.

#### **F.2. Renewal**

This extended warranty is non-renewable.

#### **F.3. Subrogation**

We shall be entitled to use Your name in such manner as we may think fit in bringing proceedings against any person to recover compensation for the loss sustained. We shall be entitled to all rights subrogation whether by way of indemnity or otherwise and You shall give all information and render

all assistance in Your power in connection therewith free of any expenses to Us and execute such assignments thereof as We may reasonably require.

#### **F.4. Governing law**

All claims arising from or in connection with this extended warranty are subject to the laws of India.

#### **F.5. Claims Procedure**

The Insured has to intimate any of the Service Centre regarding any battery performance concerns that he or she may have. The Service Centre shall take cognisance of the same and arrange for necessary documentation/record. The Service Centre will then diagnose the vehicle and the battery to make an assessment. The cases requiring replacement of cell / complete battery/ battery management system will be referred to the OEM team for technical guidance and validation. The OEM technical team will review and suggest for the repair/ replacement of the battery related parts and/or the whole battery. All such claims will be reported to the Company every 15 days, along with the relevant documents, for the consideration and assessment by the Company

1. Duly filled claim form
2. Certificate of Insurance copy
3. Diagnosis report
4. OEM technical team recommendation
5. Invoice for the replacement done
6. Battery State of Health Inspection Report and Service history
7. Any other details/documents called for a specific loss

The claim will be reviewed by the Company and validated with the OEM/ Service centre in case of any query. The concluded claims will be settled directly to the Service Centre.

In case the cost of replacement is one lakh or above, the claim must be immediately reported to the Company. A surveyor will be deputed in such cases to assess and validate the loss along with the OEM technical team. The survey would be done within a maximum time of two working days. The claim would be concluded basis the diagnosis report and OEM technical team recommendation.

#### **F.6. Fraudulent Claims**

If a claim made by the Insured or Owner of the Vehicle is false or fraudulent or intentionally exaggerated or if any false declarations or statement is made in support thereof, no claim shall be recoverable hereunder.

#### **ARBITRATION CLAUSE:**

For policyholders, who are other than individuals, the following provision shall be applicable:

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

## **Grievances**

### **Redressal of Grievance**

In case of any grievance the insured person may contact the company through

Website: <https://general.futuregenerali.in/> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800

Email: [Fgcare@futuregenerali.in](mailto:Fgcare@futuregenerali.in)

Courier: Grievance Redressal Cell, Future Generali India Insurance Company Ltd. Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [fggro@futuregenerali.in](mailto:fggro@futuregenerali.in) or call at: 7900197777

For updated details of grievance officer, kindly refer the link

<https://general.futuregenerali.in/customerservice/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - <https://bimabharosa.irdai.gov.in/>

**STATUTORY NOTICE: "INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION"**

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# GRIEVANCE REDRESSAL PROCEDURE

Dear Customer,

At Future Generali, we continuously strive for service excellence to give you exceptional customer experience. This helps us build trust and long-term relationship with you.

We request you to read the policy document including the terms and conditions carefully. This will help you understand your plan and drive maximum benefits. We want to ensure the plan is working for you and welcome your feedback.

## What is a grievance?

“Complaint” or “Grievance” means expression (includes communication in the form of electronic mail or other electronic scripts, Inbound Call, SMS, Letter), of dissatisfaction by a complainant with insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities.

- ▶ Explanation: An inquiry/ query or request does not fall within the definition of the 'complaint' or 'grievance'.
- ▶ Complainant means a policyholder or prospect or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer or a distribution channel.

We are always here for your help. You may use any of the following channels to reach us-

Helpline	Website	Email	Branch GRO	Complaint form
Call us on 1800 220 233/ 1860 500 3333/ 022-67837800	<a href="#">Click here to know more</a>	Write to us at <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a>	<a href="#">Click here to know your nearest branch.</a>	<a href="#">Click here to raise a complaint</a>

## By when will my grievance be resolved?

- ▶ You will receive grievance acknowledgement from us within 3 business days for your complaint.
- ▶ Final resolution will be shared with you within 2 weeks of receiving your complaint.
- ▶ Your complaint will be considered as closed if we do not receive any reply from you within 8 weeks from the date of receipt of response.

## How do I escalate my complaint if I don't receive a response on time?

- ▶ You may write to our Grievance Redressal Office at [fggro@futuregenerali.in](mailto:fggro@futuregenerali.in)
- ▶ You may send a physical letter to our Grievance Redressal Cell, Head Office at the below address-

Future Generali India Insurance Company Ltd.  
Lodha I – Think Techno Campus, B Wing – 2nd Floor, Pokhran Road – 2,  
Off Eastern Express Highway Behind TCS, Thane West – 400607

# GRIEVANCE REDRESSAL PROCEDURE

### What if I am not able to register my grievance?

You can comfortably raise a grievance via any of the above-mentioned avenues. If you face any challenge, you may write to the provided email IDs for help.

If you still face any challenge, you may use any of the below options to raise a complaint with the Insurance Regulatory and Development Authority (IRDAI)-

- ▶ Call toll-free number **155255**
- ▶ **Click here** to register complaint online

### Is there any special provision for senior citizen to raise grievance?

We understand our customers and their needs. Thus, have a separate channel to address the grievances of senior citizens. The concerns will be addressed to the senior citizen's channel ([care.assure@futuregenerali.in](mailto:care.assure@futuregenerali.in)) as complaints for faster attention or speedy disposal of grievance, if any.

### Insurance Ombudsman:

If you are still dissatisfied with the resolution provided, you may opt to approach the Office of the Insurance Ombudsman, provided the same is under their purview.

**Click here** to know the guidelines for taking up a complaint with the Insurance Ombudsman.

In case you wish to send your complaint to insurance ombudsman.

**Click here** to access the list of insurance ombudsman offices.