

ISNP

PROCEDURES, PROCESSES AND TIMELINES FOR

1. PRE SOLICITATION

2. POST SOLICITATION

3. GRIEVANCE REDRESSAL

With respect to Clause 15(4) read with Schedule II of the Guideline on Insurance e-commerce guidelines issued by IRDAI on 9th March 2017 Turtlemint Insurance Broking Services Private Limited, as an ISNP follows the following service TAT's (excluding the delays from Insurers' end) for online sale of Motor, Health, Life Insurance products.

1. PRE-SALES SOLICITATION:

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(a) General Insurance (Motor & Health)

Service	Process & Turnaround Time
Filling up the proposal form	On the website homepage, users can navigate through different sections to access various insurance options. User needs to select Car/Bike/Health Insurance to proceed with the quote's generation. After entering all the required details, quotes are displayed from various insurers. Users can compare and select the policy that suits their needs. They are then taken to the proposal form page, where they must fill in and submit details required by the insurer for underwriting.
Payment of premiums,	After submitting the proposal form, Users have to make a payment using the Payment Gateway , where they can pay via RBI-approved payment methods.
Policy Issuance	The Insurer's decision on the proposal and/or the policy document along with the other necessary documents will be shared by the insurer with the customer via the registered email address.

(b) LIFE Insurance

Service	Process & Turnaround Time
Filling up the Proposal Form	On the website homepage, User can navigate to the Life Insurance section. They must enter the required details. Based on the submitted details, where the Quote , options are displayed. Users can compare and select the policy that suits their needs.
Payment of premiums,	Upon selecting a suitable product, Users have to make a payment using the Payment Gateway to pay via debit card, credit card, net banking, or other RBI-approved electronic modes. Upon payment, they are then taken to the proposal form page, where they must fill in and submit the details required by the insurer for underwriting
Medical Examination (if required)	Once the Proposal form is completed with the necessary documents, the Turtlemint Insurance team coordinates with the customer and insurer to schedule a medical examination, if required.
Acceptance of the proposal	Insurers provides a decision within 7 days from the date of receipt of last information.
Written Communication of Decisions on the Proposal / Raising Additional Requirements on the Proposal	The insurer's decision or additional requirements regarding the proposal are communicated within 7 days from receipt of the proposal or necessary documents, whichever is later.
Refund of Proposal Deposit Post Cancellation of Proposal	Refund timelines follow the insurer's standard TAT .

2. POST-SALES SERVICING

PROCEDURES, PROCESSES AND TIMELINES

(a) General Insurance (Motor & Health)

Service	Process & Turnaround Time
Issuance and crediting of the Policy document / Certificate of Insurance / Proposal form/CIS	Insurer sends the Policy Kit (Proposal form and connected documents including Customer Information Sheet) to the user's registered email ID/contact number within 15 days from the date of the acceptance of a proposal. User can request for a physical policy document by emailing support@turtlemint.com.
Resolution of Post Sales Queries	Customers can request policy changes by emailing support@turtlemint.com . All queries in relation to post sales activities, eg: Refund, Financial & Non-Financial Endorsements will be aimed to be resolved in 7-14 Days , subject to having received all documentation and response from insurers.
Collection of renewal premiums and remittance to insurers	Turtlemint Insurance team contacts customers 45 days prior to policy renewal and assists with the renewal process, including payment guidance.
Inspection (Only in case of Motor Policy)	Users are required to complete an inspection, which can be done through self-inspection or by a third party, as offered on the inspection page.
Claims - Intimation	Claims can be intimated via claims@turtlemint.com or helpline 1800 266 0101 . Claims are acknowledged immediately, and the team contacts the customers within 2-4 hours (for claims received between 9:00 AM-7 PM) to provide guidance on document requirements and further steps. Once all the required documents are received, they are forwarded to the Insurer for processing.

Claim Settlement	<p>After document submission and verification, the insurer processes claim as follows:</p> <p>For Motor: The insurer shall decide on the claim within 7 days of receipt of the survey report as applicable or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier.</p> <p>For Health: Cashless claims, settlement occurs within 2 hours after receiving all documents and responses. The reimbursements process takes 30 days after all documents and responses are submitted.</p>
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(b) **LIFE- Insurance**

Service	Process & Turnaround Time
Issuance of the Policy document / Certificate of Insurance / Proposal form/CIS	Policy Kit (Proposal form and connected documents including Customer Information Sheet and Need Analysis document), will be issued by the insurer to the customer within 15 days from the date of acceptance of the proposal form. User can request for a physical policy document by emailing support@turtlemint.com .
Resolution of Post Sales Queries	Customers can request policy changes by emailing support@turtlemint.com . All queries in relation to post sales activities, eg. Refund, Financial & Non-Financial Endorsements will be aimed to be resolved in 7-14 Days , subject to having received all documentation and response from insurers.
Collection of renewal premiums	The service team contacts customers 45 days prior to policy renewal and assists with the renewal process, including payment guidance.

Revival / Cancellation of Policy/Refund/Duplicate Policy	Customers may write to support@turtlemint.com for requests regarding policy revival, cancellation, refunds, or duplicate policies. Upon receipt, the team acknowledges the request and coordinates with the customer for necessary documents. Simultaneously, the insurer is notified. Average turnaround time: 15 days from receipt of request/document and response from insurers
Death/Maturity Claims	<p>Claims can be intimated via claims@turtlemint.com or helpline 1800 266 0101. Claims are acknowledged immediately, and the team contacts the customer within 2-4 hours to assist with document submission. Once all documents (claim form, death certificate, nominee details) are received, the team coordinates with the insurer and customer to expedite claim settlement.</p> <p>Death claims settlements (not requiring investigation) - 15 days</p> <p>Death claims requiring investigations - 45 days by the insurers</p> <p>Survival, Maturity, annuity Settlement of Maturity Claims payments: On due date</p> <p>Surrender or partial withdrawal of Policy: 7 days</p>

3. GRIEVANCE REDRESSAL

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Filing of Grievances	Customer may write to Complaints@turtlemint.com or call our toll-free number 1800-266-0101
Acknowledgement of Grievance	Acknowledged immediately on receipt. For more details, please refer to the Grievance policy provided on the website.
Resolution of Grievance	Grievances are aimed to be resolved within 14 days from the date of receipt. However, these are dependent on responses from insurance companies after submission of all necessary documents.

*The Turnaround Times (TATs) refer to the timelines established for submitting customer requirements or grievances and coordinating with the respective insurers to address service issues that require insurer intervention. Turtlemint Insurance Broking Services Pvt Ltd will not be considered in breach of these TATs if the resolution is pending with the insurer.