

# Policyholder's Charter

A wholly owned  
subsidiary of  
HDFC Life



International

Regulated by the IFSCA

## HDFC International Life and Re Company Limited, IFSC Branch

IFSCA Registration No.: IFSCA/IIO/006/2022-23

FCRN: F06803

Registered Branch Office: Office No. 213, Hiranandani Signature, Second Floor, Block 13B, Zone - 1, GIFT SEZ, Gift City, IFSC, Gandhinagar, Gujarat, India - 382050.

## 1. Introduction

This Policyholder's Charter ("Charter") has been prepared in line with the principles of transparency, accountability, customer protection, and fair treatment of policyholders as envisaged under the regulatory framework issued by the International Financial Services Centres Authority ("IFSCA"). It draws reference to the circular dated May 08, 2026 issued by IFSCA vide F. No. IFSCA-LPRA/4/2025-Legal and Regulatory Affairs.

The Charter sets out the standards of services offered by HDFC International Life and Re Company Limited, IFSC Branch ("the Company"), the timelines within which such services shall ordinarily be delivered, the responsibilities of policyholders, and the grievance redressal mechanism available to customers.

The Company is committed to delivering superior customer experience through responsive service, technology-enabled processes, ethical conduct, and customer-centric practices.

## 2. Objective

To empower policyholders with information about standards of services, timelines for service delivery, and avenues for grievance redressal.

## 3. Our Goal

To build an enduring institution that serves the protection and long-term saving needs of customers with sensitivity.

The Company's continuous endeavor is to achieve our vision by:

- Understanding the needs of customers and offering them superior products and services
- Leveraging technology to service customers quickly, efficiently, and conveniently in a secure manner
- Developing and implementing superior risk management and investment strategies to offer sustainable and stable returns to our customers
- Providing an enabling environment to foster growth and learning for our employees
- Building transparency in all our dealings

## 4. Our Values

Every member of HDFC Life International is committed to the following core values:

- Excellence
- People Engagement
- Integrity
- Customer Centricity
- Collaboration

These values are integral to all our activities and form the cornerstones of our success.

## 5. Our Service Philosophy

The Company is committed to providing a superior service experience to its policyholders. Our endeavor is to understand customer expectations proactively and accurately respond to customer queries and requests within the stipulated timelines.

We strive to:

- Deliver prompt, efficient, and courteous services to all policyholders
- Ensure fair treatment and transparency in every interaction
- Use digital and secure platforms for seamless customer servicing
- Simplify customer processes and documentation requirements
- Continuously improve service quality through feedback and innovation

## 6. Commitment to Customers

The Company is committed to:

- Acting fairly, honestly, and in the best interests of policyholders
- Providing accurate information regarding products, features, charges, exclusions, and benefits
- Maintaining confidentiality and security of customer information
- Providing timely assistance for servicing requests and claims
- Ensuring compliance with all applicable IFSCA regulations, AML/CFT requirements, FATCA/CRS obligations, and internal governance standards
- Providing accessible channels for communication and grievance redressal

## 7. Scope of Services

The Company provides insurance and related financial protection solutions including, but not limited to:

- Life Insurance Solutions
- Health Insurance Solutions
- Retirement and Savings Solutions
- Investment-Linked Insurance Solutions
- Group Insurance Solutions
- Customer Servicing and Claims Support
- Digital Policy Servicing Facilities

## 8. Customer Service Channels

Policyholders may contact the Company through the following channels:

### 8.1 Digital Channels

- Company website
- Customer portal (Vault 360)
- Email support
- Online service request facilities
- Mobile-enabled servicing interfaces (where applicable)

### 8.2 Physical and Assisted Channels

- Registered office / branch office
- Authorized representatives
- Customer support desk

### 8.3 Communication Channels

- Email communication
- Telephone support
- SMS / WhatsApp alerts, where consent is provided

## 9. Service Standards and Turnaround Timelines

The timelines mentioned below are indicative service standards subject to receipt of complete documentation, successful verification, regulatory compliance requirements, and fulfillment of underwriting conditions wherever applicable.

<b>Service Request</b>	<b>Maximum Turnaround Time</b>
Processing of proposal and communication of decisions including requirements / issuance of policy / cancellation	15 working days
Obtaining a copy of the proposal form	15 working days
Post policy issue service request / refund of proposal deposit and also non-claim related service requests	15 working days
Obtaining a copy of premium receipt / policy document	2 working days
Request for unit statement	2 working days
Resolve a complaint	15 working days

The Company shall endeavor to continuously improve service delivery timelines through digitization and process enhancements.

## 10. Service Guarantee Principles

As part of our customer-first commitment, the Company endeavors to provide efficient and transparent services through the following guiding principles:

- Prompt acknowledgement and resolution of customer requests
- Clear communication regarding requirements and status updates
- Secure handling of customer information and transactions
- Technology-enabled servicing for ease and convenience
- Fair and transparent processing of claims and policy servicing requests
- Responsive customer support through multiple channels

The Company remains committed to improving customer convenience through digital servicing capabilities and proactive communication.

## 11. Customer Responsibilities

To enable efficient servicing, policyholders are requested to:

- Provide complete and accurate information at proposal stage and during policy servicing
- Disclose all material facts honestly and accurately
- Submit required documents within prescribed timelines
- Keep contact details, bank account information, and communication preferences updated
- Pay premiums within due dates
- Read policy documents carefully and understand policy terms and conditions
- Inform the Company promptly regarding any discrepancy or grievance
- Cooperate during claim investigation or verification processes, if required
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## 12. Transparency and Fair Practices

The Company is committed to ensuring:

- Clear disclosure of policy features, charges, exclusions, and benefits
- Ethical sales and distribution practices
- Fair underwriting and claims assessment processes
- Transparent communication regarding decisions affecting policyholders
- Protection of customer data privacy and confidentiality
- Compliance with all applicable laws, regulations, and internal policies

## 13. Data Privacy and Information Security

The Company recognizes the importance of protecting customer data and maintaining confidentiality.

Accordingly, the Company:

- Implements reasonable security safeguards for customer information
- Restricts access to customer data on a need-to-know basis
- Uses customer information only for lawful and authorized purposes
- Complies with applicable data protection, cybersecurity, AML/CFT, and regulatory requirements
- Maintains secure digital channels for customer servicing and transactions

## 14. Claims Philosophy

The Company understands that claim settlement is the most critical moment of truth in the relationship with policyholders and beneficiaries.

Accordingly, the Company is committed to:

- Providing empathetic and responsive claims assistance
- Processing claims fairly, transparently, and efficiently
- Minimizing documentation requirements wherever feasible
- Keeping claimants informed regarding claim status and additional requirements
- Settling eligible claims within applicable regulatory timelines

## 15. Grievance Redressal Mechanism

The Company has established a structured grievance redressal framework to ensure fair and timely resolution of customer complaints in accordance with the circular issued by IFSCA dated December 02, 2024 vide F. No. IFSCA-LPRA/3/2024-Legal and Regulatory Affairs. You can read more about the policyholder's protection and grievance redressal policy. [Click Here](#)

### 15.1 Customer Support

Customers may register grievances through:

- Email
- Website grievance module
- Customer service helpline
- Written communication to the registered office

The Company shall acknowledge grievances promptly and endeavor to resolve them within applicable timelines.



## 15. Grievance Redressal Mechanism

### 15.2 Complaint Handling Procedure

Description	TATs	Name and Designation of the complaint handling officer	Email ID
<b>Stage 1 - Upon receipt of a complaint</b>			
upon acknowledgement	within 3 working days of receipt of the complaint	Mr. Jatin Parekh - Complaint Redressal Officer (CRO)	jatin@hdfclifere.com
upon rejection	within 5 working days along with reasons		
<b>Stage 2 - Upon acknowledgement of a complaint</b>			
disposal of complaint - either resolve or reject the complaint.	within 15 days but not later than 30 days of acceptance of complaint	Mr. Jatin Parekh - Complaint - Complaint Redressal Officer (CRO)	jatin@hdfclifere.com
<b>Stage 3 - Appeal Mechanism</b>			
If a complainant is not satisfied with the resolution provided, or in cases of complaint rejections, by the CRO, the complainant may file an appeal before the CRAO preferably within 21 days from the receipt of the decision from the CRO.	disposal of the appeal within a period of 30 days	Mr. Manoj Raman - Complaint Redressal Appellate Officer (CRAO)	manoj@hdfclifere.com
<b>Stage 4 - Complaint before International Financial Services Centres Authority</b>			
If a complainant is not satisfied with the decision of the Company and has exhausted the appellate mechanism as given above, the complainant may file a complaint before the Authority preferably within 21 days from the receipt of the decision from the Company.			grievance-redressal@ifsc.gov.in

## 16. Policyholder Education and Awareness

The Company endeavors to educate customers regarding:

- Product features and suitability
- Policy servicing procedures
- Claims process and documentation
- Digital servicing facilities
- Fraud awareness and safe digital practices
- Regulatory rights and protections available to policyholders

Educational content may be disseminated through the Company's website, customer communications, awareness initiatives, and digital platforms.

## 17. Technology and Digital Enablement

The Company leverages technology to provide secure, convenient, and efficient customer service.

Digital initiatives may include:

- Online policy issuance and servicing
- Digital premium payment options
- Online claims intimation
- Electronic communication and alerts
- Secure customer self-service portals
- Digital document submission and tracking

The Company continuously works towards improving digital accessibility, customer convenience, and cybersecurity resilience.

## 18. Continuous Improvement

The Company periodically reviews customer feedback, service standards, operational efficiency, and regulatory developments to strengthen customer experience and service quality.

Continuous improvement initiatives may include:

- Process automation
- Service quality monitoring
- Employee training and capability enhancement
- Customer satisfaction surveys
- Review of grievance trends and root-cause analysis
- Enhancement of digital servicing capabilities

## 19. Review and Amendments

This Charter may be reviewed, modified, updated, or amended periodically in accordance with changes in applicable laws, regulations, internal policies, operational requirements, and customer service practices.

The latest version of the Charter shall be made available through appropriate customer communication channels and/or the Company's website.

## 20. Disclaimer

This Policyholder's Charter is a statement of intent and commitment for customer service and does not create any legal rights or obligations beyond those provided under applicable laws, regulations, and contractual terms of insurance policies.

The timelines and standards stated herein are indicative and subject to:

- Receipt of complete documentation
- Verification requirements
- Compliance with applicable laws and regulations
- Force majeure events or circumstances beyond the Company's reasonable control
- Policy terms and conditions

In the event of any inconsistency between this Charter and applicable laws, regulations, or policy terms, the provisions of applicable laws, regulations, and policy contracts shall prevail.

## 21. Contact Information

### **HDFC International Life and Re Company Limited, IFSC Branch**

**Office No.** 213, Hiranandani Signature, Second Floor, Block 13B, Zone - 1, GIFT SEZ, Gift City, IFSC, Gandhinagar, Gujarat, India - 382050

**Website:** <https://www.hdfclife-international.com>

**Customer Support:** Through designated customer service channels available on the Company website.

## 22. Conclusion

The Company remains committed to building enduring customer relationships through transparency, integrity, operational excellence, and customer-centric service.

This Charter reflects the Company's commitment to delivering reliable, efficient, and responsive services while upholding the highest standards of governance and regulatory compliance in the International Financial Services Centre ecosystem.