

Arrangement made by the Corporate Agent in matters of Grievance Redressal

Company's grievance redressal mechanism shall be enhanced to address the concerns raised by the policyholders relating to their insurance policies. Insurance products come with lot of caveats which must be explained to prospective customers so that customer takes informed decision and does not face any hurdles at the time of taking benefits out of his/her insurance policy. Under grievance redressal mechanism, Customer will be allowed to approach any of the designated offices of the Company to register a complaint. Company has made the following arrangement to address the grievance matters.

- Company has a dedicated email address & contact number for customers to report any concerns, issues, or grievances directly. Such email id and contact number are support@ruloans.com/ grievance@ruloans.com/18002667576
- All complaints will be recorded in the complaints system/register and due acknowledgement will be issued to customers with unique reference number for tracking of complaint
- All the personnel across the Company who directly or indirectly deal with customers will be provided training to handle insurance related complaints.
- The complaints of the customers will be duly reviewed and if required, investigated suitably and adequately.
- Customer will be duly responded with review or investigation findings within prescribed regulatory timelines along with information regarding escalation matrix, in case customer is not satisfied with the response of the Company.
- As and when required, a complaint will be dealt at the appropriate senior level of Company for timely and proper resolution.
- Once the complaint is received, the maximum Turnaround time would be 14 days within which the grievance shall be resolved.
- In order to resolve grievances as promptly as possible, the Company and the relevant insurer(s) may mutually co-ordinate for end-to-end closure of complaints raised and resolve with fair resolution to the policyholder within the above timelines

RULOANS DISTRIBUTION SERVICES PRIVATE LIMITED

CIN: U74120MH2015PTC265829

601, Jet Prime, Kumar Printers Industrial

Premises Society Limited, Plot No. 39B,

Suren Road, Opp. Residency Hotel, Andheri

East, Mumbai – 400093

Toll Free: 18002667576 | Telephone no: 02267701770

E: info@ruloans.com | compliance@ruloans.com

W: www.ruloans.com

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

RULOANS DISTRIBUTION SERVICES PRIVATE LIMITED

CIN: U74120MH2015PTC265829

601, Jet Prime, Kumar Printers Industrial

Premises Society Limited, Plot No. 39B,

Suren Road, Opp. Residency Hotel, Andheri

East, Mumbai – 400093

Toll Free: 18002667576 | Telephone no: 02267701770

E: info@ruloans.com | compliance@ruloans.com

W: www.ruloans.com

- 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

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 RULOANS DISTRIBUTION SERVICES PRIVATE LIMITED

**KAUSHIK
ASHOK
MEHTA**

Digitally signed
by KAUSHIK
ASHOK MEHTA
Date: 2026.10.09
13:16:30 +05'30'

Kaushik Ashok Mehta
Director
DIN: 01084460

Place: Mumbai
Date: 09/10/2026

**PHALGUNI
KAUSHIK
MEHTA**

Digitally signed by
PHALGUNI
KAUSHIK MEHTA
Date: 2026.10.09
13:17:36 +05'30'

Phalguni Kaushik Mehta
Director
DIN: 06832506

RULOANS DISTRIBUTION SERVICES PRIVATE LIMITED

CIN: U74120MH2015PTC265829

601, Jet Prime, Kumar Printers Industrial

Premises Society Limited, Plot No. 39B,

Suren Road, Opp. Residency Hotel, Andheri

East, Mumbai – 400093

Toll Free: 18002667576 | Telephone no: 02267701770

E: info@ruloans.com | compliance@ruloans.com

W: www.ruloans.com