# Grievance/Complaint Redressal Mechanism

RiskCube Insurance Brokers Private Limited ("RiskCube") is a licensed Composite Insurance Broker operating under the regulations of the Insurance Regulatory and Development Authority of India (IRDAI). Our IRDAI License No. 1041 is valid from 03/03/2025 to 02/03/2028. We provide insurance broking and risk management services within the parameters laid down by IRDAI.

## Definition of Grievance

A grievance means dissatisfaction about an action or lack of action, regarding the standard of service/deficiency of service of an insurance intermediary, or a request for remedial action.

RiskCube has established a Grievance/Complaint Redressal Mechanism to ensure timely resolution of disputes, complaints, or grievances raised by clients regarding the services provided. This mechanism helps in identifying and addressing service shortcomings while ensuring compliance with applicable IRDAI guidelines.

## Grievance Handling Process

- Grievances/complaints will be acknowledged within **3 days** of receipt.

- Resolution will typically be provided within **14 days** of receipt, which is the industry standard followed under IRDAI guidelines.

- The dedicated team/personnel are empowered to take decisions and provide fair resolution.

## Contact Points for Grievance Redressal

| Level | Designation of Person | Contact Details |
|---|---|---|
| Level 1 | Grievance Redressal Officer | compliance@riskcube.insure<br>022 23020069 |
| Level 2 | Principal Officer | principalofficer@riskcube.insure<br>+91 96195 52274 |

**General Contact for Complaints**
Email: grievance@riskcube.insure
Registered Office: Riskcube Insurance Brokers Private Limited, 630 The Business Quarter (TBQ), Level 6, Tower 2A North-Annexe, One World Center, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra 400013, India

## Escalation to Regulator

If the resolution provided by RiskCube is not satisfactory, clients may further escalate the grievance to the Insurance Regulatory and Development Authority of India (IRDAI) as per the process detailed here: https://policyholder.gov.in/how-to-make-a-complaint