CHAPTER -20-GRIEVANCE REDRESSAL MECHANISM

Question 1
Expand the term IGMS.
I. Insurance General Management System
II. Indian General Management System
**III. Integrated Grievance Management System**
IV. Intelligent Grievance Management System

Question 2
Which of the below consumer grievance redressal agencies would handle consumer disputes amounting between Rs. 20 lakhs and Rs. 100 lakhs?
I. District Forum
**II. State Commission**
III. National Commission
IV. Zilla Parishad

Question 3
Which among the following cannot form the basis for a valid consumer complaint?
I. Shopkeeper charging a price above the MRP for a product
II. **Shopkeeper not advising the customer on the best product in a category**
III. Allergy warning not provided on a drug bottle
IV. Faulty products

Question 4
Which of the below will be the most appropriate option for a customer to lodge an insurance policy related complaint?
I. Police
II. Supreme Court
**III. Insurance Ombudsman**
IV. District Court

Question 5
Which of the below statement is correct with regards to the territorial jurisdiction of the Insurance Ombudsman?
I. Insurance Ombudsman has National jurisdiction
II. Insurance Ombudsman has State jurisdiction
III. Insurance Ombudsman has District jurisdiction
**IV. Insurance Ombudsman operates only within the specified territorial limits**

Question 6
How is the complaint to be launched with an insurance ombudsman?
I. The complaint is to be made in writing
II. The complaint is to be made orally over the phone
III. The complaint is to be made orally in a face to face manner
IV. The complaint is to be made through newspaper advertisement
Question 7
What is the time limit for approaching an Insurance Ombudsman?
I. Within two years of rejection of the complaint by the insurer
II. Within three years of rejection of the complaint by the insurer
III. Within one year of rejection of the complaint by the insurer
IV. Within one month of rejection of the complaint by the insurer

Question 8
Which among the following is not a pre-requisite for launching a complaint with the Ombudsman?
I. The complaint must be by an individual on a ‘Personal Lines’ insurance
II. The complaint must be lodged within 1 year of the insurer rejecting the complaint
III. Complainant has to approach a consumer forum prior to the Ombudsman
IV. The total relief sought must be within an amount of Rs.20 lakhs.

Question 9
Are there any fee / charges that need to be paid for lodging the complaint with the Ombudsman?
I. A fee of Rs 100 needs to be paid
II. No fee or charges need to be paid
III. 20% of the relief sought must be paid as fee
IV. 10% of the relief sought must be paid as fee

Question 10
Can a complaint be launched against a private insurer?
I. Complaints can be launched against public insurers only
II. Yes, complaint can be launched against private insurers
III. Complaint can be launched against private insurers only in the Life Sector
IV. Complaint can be launched against private insurers only in the Non-Life Sector

Question 11
The ____________ has jurisdiction to entertain complaints, where value of the goods or services and the compensation claimed is up to Rs.20 lakhs.
I. District Forum
II. State Commission
III. Zilla Parishad
IV. National Commission