

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