YENEPOYA
Deemed to be University

Staff Mental Health Support

Yenepoya (Deemed to be University) provides staff with access to mental health support through clinical services, health insurance coverage, and mental health awareness initiatives.

Promotion of staff mental health:

a) The University conducts an annual, structured mental wellness program by funding and directing the Department of Clinical Psychology to organize a campus-wide awareness campaign on World Mental Health Day, observing the global awareness day established by the World Health Organization. This recurring initiative covers students, faculty, administrative and non-administrative staff, as well as the general public through community outreach—effectively destigmatizing mental health across campus. As part of this program, the University hosted the 'Mindfluence' Workshop for all employees, focusing on work-life balance and recognizing early signs of stress and burnout. The event received widespread coverage in local daily newspapers.

Evidence:
Annexure 1: Event Report
Annexure 2: Local Newspaper Article

Access to Mental Health Services:

a) Staff members can access comprehensive mental health services through the Department of Psychiatry at Yenepoya Medical College Hospital, a constituent unit of the University. Offered clinical support includes psychiatric consultations, individual counseling, and psychotherapy. To ensure immediate assistance, the Department operates a dedicated 24/7 free Psychiatry Helpline Service (+91 91089 19025) for individuals requiring urgent psychological or psychiatric support.

The clinical utility, usage patterns, and reach of this helpline have been systematically evaluated and published in a peer-reviewed journal (*Indian Journal of Social Psychiatry*), highlighting its effectiveness in addressing stress, depression, work-related issues, and emotional emergencies.

Evidence:

Official Web Portal: Psychiatry Department
Annexure 3: Helpline Service E-Poster Downloaded from the Official Webpage
Annexure 4: Published Research Article on Helpline Usage & Outcomes (*Indian Journal of Social Psychiatry*, 2022)

b) Mental health care is supported through the University's Group Health Insurance policy. During 2023–24, the University incurred INR 1.17 crores towards employee healthcare under the relevant insurance arrangement.

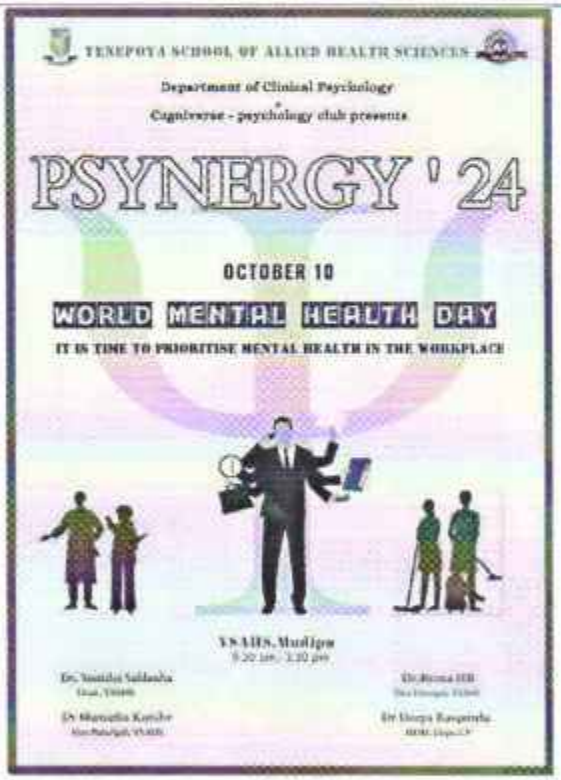
Evidence: Group Health Insurance Policy Document given in **Annexure 3**

Annexure 1

Annexure -1

YENEPOYA

EVENT REPORT

1	Title of the event	PSYNERGY'24 - World Mental Health Day
2	Date of the event	9th & 10th October, 2024
3	Organizing department / centre / college	Unit of Clinical Psychology, YSAHS
4	Organizing committee members	Dr. Deepa Rasquinha Ms. Jennifer Carlo Ms. Mahima Shetty
5	Name / s of the resource person, designation and affiliation	-
6	Eventschedule (*enclose brochure if available*)	

YENEPOYA
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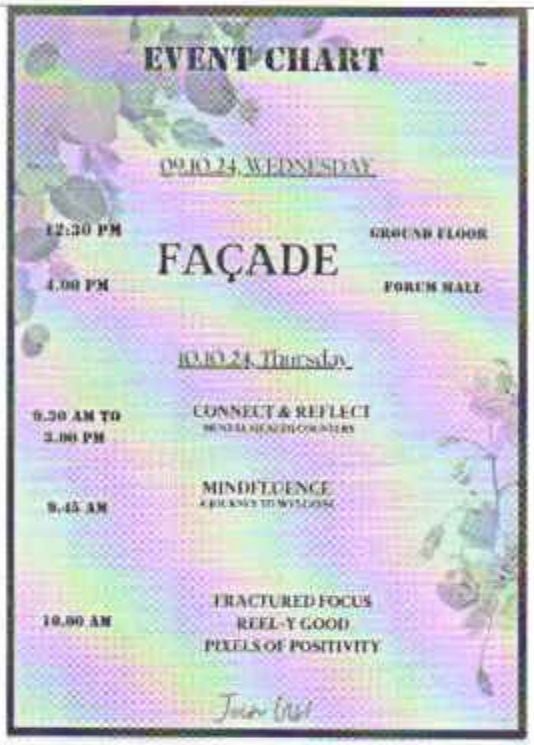
A+ NAAC



YENEPOYA

7	Brief report of the event: The Department of Clinical Psychology, in collaboration with the psychology club, Cogniverse, organized a two-day event called 'Psynergy' with the theme 'It is time to prioritise mental health in the workplace' to commemorate World Mental Health Day on 9th and 10th October 2024. The event aimed to raise awareness about mental health challenges in professional settings and foster a culture of support and well-being in the workplace. The event was inaugurated by the Vice Principal, Dr. Beena H B. Following the formal inauguration performances were designed to creatively raise awareness about the importance of workplace mental health.To extend the reach of the initiative, the performances were taken beyond the university and staged at Fiza by Nexus Mall, Mangalore, where the general public had the opportunity to witness and engage with the event, thereby, spreading mental health awareness in a community setting. The second day of the program featured interactive booths and workshops. Activities included DIY stress balls, bubble wrap popping, journaling, and gratitude exercises and many others, all aimed at providing practical stress-relief techniques and an opportunity to dwell in self-reflection. a specialized workshop titled 'Mindfluence' was conducted for both teaching and non-teaching staff, focusing on mental health awareness in the workplace. The workshopemphasized the importance of maintaining a healthy work-life balance and recognizing earlysigns of stress or burnout.To encourage broader student engagement, various competitions were held, such as'Fractured Focus' (photography), 'Let's Face It' (face painting), 'Reel-y Good' (reelmaking), and 'Pixels of Positivity' (e-poster making). Overall, 'Psynergy' successfully highlighted the importance of mental health in the workplace, creating an informative and supportive community by engaging students, faculty, and the public.		
8	Number of beneficiaries	Students	335
		Teachers	10
		Others (specify)	-
9	Attach geotagged photographs of the event with appropriate captions. 		

YENEPOYA

CONNECT & REFLECT
Mental Health Counters

MINDFLUENESS
A Journey to Wellness

YENEPOYA
(DEEMED TO BE UNIVERSITY)

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FAÇADE
Community Awareness Programme at Fiza Forum Mall

10	Seal and signature of the organizer	PROGRAMME COORDINATOR

27/10/2024

Dean
Faculty of Allied & Health Professionals
Yenepoya (Deemed to be University)

Annexure 2

www.daijiworld.com
A Portal linking the West Coast of India and the World
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Annexure -2

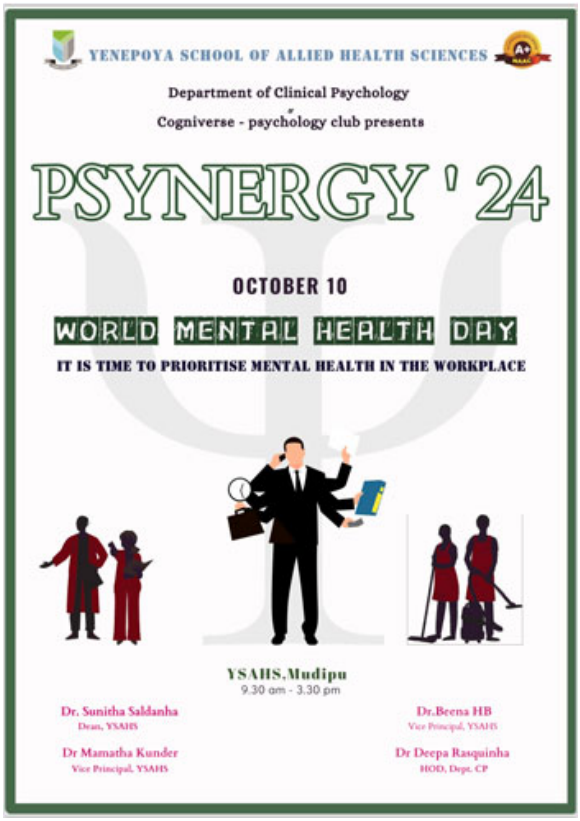
Mangaluru: Yenepoya College celebrates World Mental Health Day with 'Psynergy '24'

- Thu, Oct 10 2024 03:58:29 PM

Media Release

Mangaluru, Oct 10: The department of clinical psychology, in collaboration with the psychology club, Cogniverse, organized a two-day event called 'Psynergy' with the theme 'It is time to prioritise mental health in the workplace' to commemorate World Mental Health Day. The event aimed to raise awareness about mental health challenges in professional settings and foster a culture of support and well-being in the workplace.

The first day focused on public engagement through creative performances. The event was inaugurated by the vice principal, Dr Beena HB, alongside the HOD, Dr Deepa Rasquinha, and the conveners, Jennifer and Mahima Shetty, along with faculty members from the department of clinical psychology.



LARGEST FOOTWEAR STORE IN MANGALURU
CENTRO
CLINICAL PSYCHOLOGY
SYN ERGY 24
GPS Map Camera
Mangaluru, Karnataka, India
102, Pandeshwar Rd, Pandeshwar, Mangaluru, Karnataka 575001, India
Lat 12.857068°
Long 74.838936°
09/10/24 05:02 PM GMT +05:30
Google

GPS Map Camera
yenepoya, mudipu, India
Yenepoya school of allied health sciences, Dakshina Kannada, Mudipu
Lat 12.805581°
Long 74.957392°
09/10/24 12:38 PM GMT +05:30
Google

Following the formal inauguration, participants showcased a series of performances including a flash mob, to grab the attention of the audience, a music jamming session to uplift the atmosphere, and an impactful drama skit that highlighted the mental health struggles faced by corporate employees. The drama was thought provoking and immersive. The performances were designed to creatively raise awareness about the importance of workplace mental health.

To extend the reach of the initiative, the performances were taken beyond the university and staged at Fiza by Nexus Mall, Mangaluru, where the general public had the opportunity to witness and engage with the event, thereby, spreading mental health awareness in a community setting.

The second day of the programme featured interactive booths and workshops. Different batches set up booths with stress-relief strategies specific to workplace environments, but each with their own unique elements. Activities included DIY stress balls, bubble wrap popping, journaling, and gratitude exercises and many others, all aimed at providing practical stress relief techniques and an opportunity to dwell in self-reflection. These hands-on activities created a fun and engaging way for students and attendees to explore various aspects of mental health.

Additionally, a specialized workshop titled ‘Mind fluence’ was conducted for both teaching and non-teaching staff, focusing on mental health awareness in the workplace. The workshop emphasized the importance of maintaining a healthy work-life balance and recognizing early signs of stress or burnout.

To encourage broader student engagement, various competitions were held, such as ‘Fractured Focus’ (photography), ‘Let’s Face It’ (face painting), ‘Reel-y Good’ (reel making), and ‘Pixels of Positivity’ (e-poster making). Students actively participated in the said competitions and were able to highlight the importance of mental health across all art forms. Overall, ‘Psynergy’ successfully highlighted the importance of mental health in the workplace, creating an informative and supportive community by engaging students, faculty, and the public.

Annexure 3

Annexure 3

PSYCHIATRY
Helpline
COMPLETED
500
Days
24/7
Hours
Call: 9108919025
Help for people in Psychological Distress
Suicide helpline
Narcotics & Substance Abuse Helpline
For Consultation Contact:
PSYCHIATRY DEPARTMENT
Yenepoya Medical College Hospital, Deralakatte, Mangaluru - 575 018

Annexure 4

Annexure - 4

Original Article

A 1-Year Study on the Usage of Psychiatry Helpline Number – 9108919025

Janisar Javed, Anil Kakunje

Department of Psychiatry, Yenepoya Medical College, Yenepoya University, Mangalore, Karnataka, India

Abstract

Background: To facilitate contact with mental health professionals (MHP), mental health centers are implementing early intervention programs with innovative strategies such as 24 h helpline services. The aim of the present study is to describe the usage of the 24 h psychiatry helpline number – 9108919025. **Materials and Methods:** This is a 1-year retrospective study which was conducted after the Institutional Ethical Committee clearance from May 14, 2019, to May 13, 2020, about the usage and utility of a free psychiatry helpline which is run by the department of psychiatry of a tertiary care teaching hospital. The helpline is available 24 h a day and 7 days a week, with trained MHP receiving the calls. The helpline caters to any emergencies related to emotional, psychological issues, and psychiatric illness. **Results:** The majority of the callers were males (57.2%) compared to female callers (42.8%). The common reason for approaching the helpline was psychosocial issues (46.3%) followed by inquiries related to psychiatric services (37.4%) and drug prescriptions (14.2%). Stress (52.1%) was the most common psychosocial issue faced by the callers followed by depression (11.7%) and interpersonal relationship conflicts (9.5%). Students with stress issues (41%) were the most common age group which approached the helpline followed by adults with work-related stress issues (26%). **Conclusion:** In Indian scenarios, where mental health services are spread unequally, helplines are a faster efficient, cost-effective, easy, stigma free system for helping people with mental illness, educating the public, and for information dissemination about psychiatric disorders.

Keywords: *Depression, helpline, mental health services, stigma, stress, telephone*

Introduction

As per a World Health Organization, the Indian Council of Medical Research project on Urban Mental Health Services, the deficit in the number of psychiatrists is 60% in Chennai, 36% in Delhi, and 22% in Lucknow.[1] The relative mental health service gap is large in each of the three cities: 96% in Chennai, 92% in Delhi, and 82% in Lucknow.[2]

To facilitate contact with mental health professionals (MHP), mental health centers are implementing early intervention programs with innovative strategies such as 24 h helpline services.[3] A limited number of studies have assessed the pathways to care of patients. Psychiatric services are limited only to the cities and big towns. Telephone helplines can be the medium of the first contact.

In a study done by Leach and Christensen, the results showed that telephone-administered interventions can be effective at reducing the symptoms of mental illness. The study showed that telephone interventions have been found to reduce depression, anxiety, disordered eating, alcohol use, and re-hospitalization for schizophrenia.[4]

In the area of mental health, many helplines have been set up in the country like SAHAI (Bangalore), AASRA (NaviMumbai), SNEHA (Chennai), Maitreyi (Puducherry), Roshni (Secunderabad), Saath (Ahmedabad), Sumaitri (New Delhi), Maithri (Cochin), The Samaritans Sahara (Mumbai).[5]

These helplines typically target people who may be experiencing mental health problems (e.g., depression or anxiety), have suffered abuse or trauma, be facing immediate stressors, or be feeling socially isolated.[1] As previous studies have shown that helplines are efficient, cost effective, stigma free, and can be very helpful for a person in crisis such as one who is contemplating suicide.[2] These

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Access this article online

Website: www.indjsp.org

DOI: 10.4103/ijsp.ijsp_40_21

Quick Response Code:

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are cost-effective, less time-consuming than going to the hospital and the caller can maintain his confidentiality. Family members can also get benefit from these in many situations, like when a patient is aggressive or the family wants to know what to do in the situation of a mental health crisis or where to go for the treatment.

Our study further evaluates the need for a psychiatry helpline. The aim of the present study is to describe the profile of individuals utilizing the 24 h Psychiatry helpline number – 9108919025.

Materials and Methods

This is a 1-year retrospective study conducted after institutional ethics committee clearance, protocol number – YEC/443 from May 14, 2019, to May 13, 2020 about the usage and utility of a free psychiatry helpline which is run by the Department of Psychiatry of a tertiary care teaching hospital in India. The helpline is available 24 h a day and 7 days a week, with trained MHP receiving the calls. The helpline caters to any emergencies related to emotional, psychological, or psychiatric issues. The helpline number is prominently displayed on all notice boards of the campus, University websites, circulated on social media platforms, among nongovernmental organizations, and available over the internet. We report the usage and utility of such a unique initiative in this study.

The mobile helpline number was started as a unique community mental health initiative on March 27, 2018, to cater to individuals who have psychological issues/queries and provide immediate help.

The junior residents attend to calls after about 6 months of training in psychiatry. When a call comes on the helpline number, the junior resident on duty receives the call and collects relevant details such as age, gender, date, time, the reason for calling the helpline number, and whether he/she is calling the helpline for the first time. Consultation over the phone is done in view of any psychiatric or psychosocial issues and the patient is asked to direct interview or if he is calling from a distant place he is referred to the nearest MHP. If the junior resident is unable to handle the case, they take assistance from the senior staff on duty. In case of an emergency, the patient is asked to give the call to his/her family member and then the family member is advised to take the patient to the casualty of a nearby hospital.

All the calls which came to the helpline number are recorded in the helpline register, and data were collected from the register.

Statistical analysis: All the data are collected in the record and entered into an Excel sheet. The demographic details are presented as the frequency and percentage. The summarized data are presented as tables and bar diagrams. All the statistical analyses were performed using the Statistical Package for the Social Sciences software version 21 (IBM Corporation New York, USA) operating on Windows 10.

Results

This is one of the unique programs to help people with mental health problems and their careers. The authors decided to analyze the utility and usage of this service by doing this study to understand the beneficiaries and improve the delivery.

A total number of 203 calls were received on the mobile helpline number in the 1 year period and the majority of the callers were male compared to female callers. Most of the calls were received after the outpatient department (OPD) hours (after 3:30 pm), as shown in Table 1. One of the key findings of our study is that majority of the callers were first-time callers (147 calls) and they had not contacted any kind of mental health facility in the past.

Figure 1 shows the reasons for the call to the helpline number and the most common reason for approaching the health care service was psychosocial issues followed by inquiries related to psychiatric services. Figure 2 shows various psychosocial issues among the callers with stress

Table 1: Characteristics of the callers seeking telephonic service (*n*=203)

	Frequency, *n* (%)
Caller	
Male	116 (57.2)
Female	87 (42.8)
Calling time	
After OPD (3:30 pm)	126 (62.0)
Before OPD (3:30 pm)	77 (38)
Reason for call	
Psychosocial issues	94 (46.3)
Inquiries related to psychiatric services	76 (37.4)
Drug prescription issues	29 (14.2)
Others	04 (2.1)
Psychosocial issues	
Interpersonal conflicts	09 (9.5)
Financial crisis	05 (5.3)
Stress	49 (52.1)
People being followed up in our center	
Depression	11 (11.7)
BPAD	06 (6.4)
Schizophrenia	03 (3.2)
Panic disorders	06 (6.4)
Suicidal ideas	03 (3.2)
Others	02 (2.0)
Stress-related issues	
Students	21 (41)
Work related	11 (26)
Relationship problems	17 (33)

OPD=Outpatient department, BPAD=Bipolar affective disorder

being the commonest cause. Figure 3 shows calls related to various stress-related issues with stress among the students being the most common.

As many as 97 callers later visited the OPD of our hospital. Many other callers from distant places visited the nearby mental health institutions as per the advice given.

Discussion

Several methods have been implemented to reach out to people who are in the early stages of the disease, with education being the best.[6] General educators, civic education, and school systems have made use of the Internet, written advertising materials, workshops, and seminars. Workshops have also been used by early intervention initiatives to minimize bias and increase trust that the use of programs can be successful. The reluctance to seek help is likely due to stigma; the fear of being labeled with a mental illness results in a resistance to seek treatment. Phone helplines are seen as a good means of exchanging information, providing health education and advice, managing symptoms, early recognition of complications, giving reassurance, and providing quality medical health services.[7]

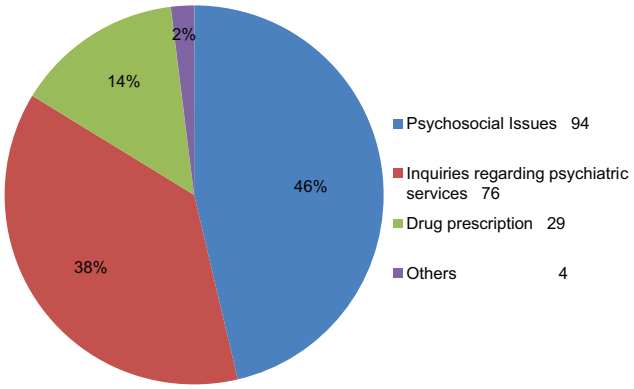

Figure 1: Reasons for the call to the helpline number

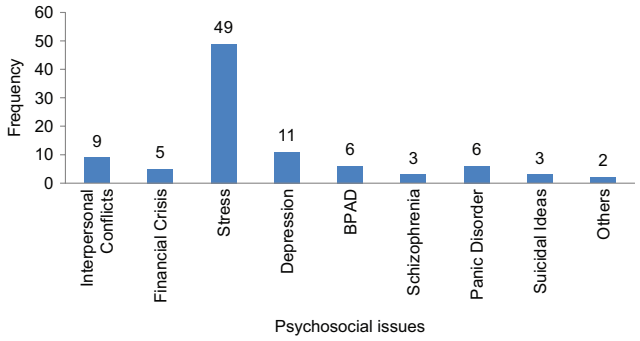

Figure 2: Psychosocial issues among the callers

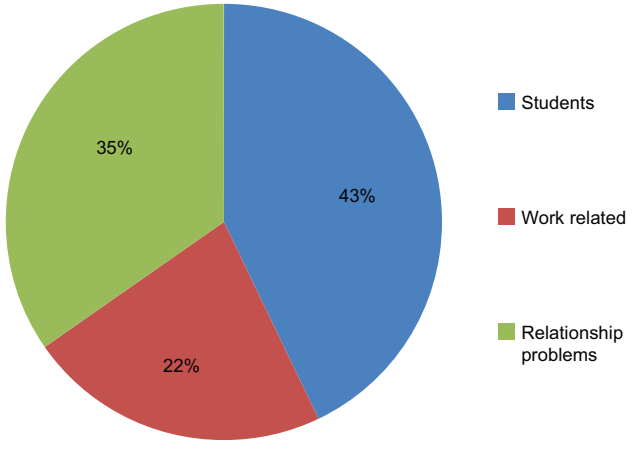

Figure 3: Various stress related issues

In the present study, the callers were predominantly males compared to females. The stress related issues were the most common reason for contacting the helpline number followed by depression and interpersonal relationship conflicts. Similarly, in a study by Chavan *et al*., they documented that the majority of the callers were males (65.93%).[5] A significant number of persons (434, 13.26%) called the helpline for marital, academic, stress-related problems. The majority of the calls were received after the OPD hour. 72.96% of the callers had contacted the helpline service for the first time. Male preponderance may suggest that males have greater access to resources, ranging from access to internet facilities that allow them to learn about the service, access to phones or finances to pay for calls, or generally more free time in their households. In contrast, a study by Ingram *et al*., and Meehan and Broom, documented the female preponderance with the hotline calls due to the mental crisis with them.[8,9]

The initial data from the recently launched Kiran helpline by the Government of India on September 7, 2020 for mental issues, shows that the helpline received 13,550 new calls from September 16, 2020, to January 15, 2021, out of which the callers were predominantly males (70.5%) compared to females (29.5%).[9] Anxiety (28.5%) and depression (25.5%) were primarily the difficulties faced by the callers, although few others included pandemic-related challenges (7.8%), suicidal propensity (2.8%), drug abuse (3.4%), and other miscellaneous problems (32%), these results are in line with our studies.[10]

In a study by Jianlin, the author presents the Shanghai Mental Health Hotline. According to the experience obtained over the last 2 years, most of the 8214 callers had problems in intimate relationships, mostly with lovers and partners. Love problems were the key cause for telephone consultation by unmarried callers (51%), although marriage disputes and family issues were the most common explanation for a married caller (57%). Any individuals who have suffered from psychiatric illnesses have made calls for aid in administration or social care. These calls

involved psychosis recovery (3.5%), sleep disorder (3.2%), and suicidal ideation (2.2%).[11]

In a study by Iqbal *et al*., the reason for the calling hotline was emotional issues (28.89%) as the predominant reason, followed by relationship issues (27.52%) and employment or educational concerns (13.08%).[12]

Helpline services are a welcome addition to an ever growing toolset for tending to mental health issues. It is especially important to offer an opportunity for early contact, identification, and treatment for mental disorders as well as to those with psychosocial problems.[11] The other strategies which could help are manpower development, community psychiatry clinics, strengthening the existing infrastructures, primary health care improvement, involving the mass media to tackle the stigma, public education, and setting up the helplines for the persons in crisis. The telephone helplines appear to be very promising in bringing the patients to receive timely advice and treatment.[13] This method appears more effective and advantageous for the simple reason being, calling on a helpline feels to be more comforting to patients and less stigmatic to seek mental health.

We also acknowledge few limitations of the study that it is a register based data, no face-to-face interview was possible and hence problems/diagnosis could vary during personal interviews. Furthermore, record keeping of the calls has been done by different junior residents hence there may be some subjective variations. Retrospective nature of the study has its inherent limitation.

Conclusion

In Indian scenarios, where mental health services are spread unequally, helplines are a faster efficient, cost effective, easy, stigma free system for helping people with mental illness, educating the public, and for information dissemination about psychiatric disorders.

Financial support and sponsorship

Nil.

Conflicts of interest

There are no conflicts of interest.

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Annexure 5

The Oriental Insurance Company Limited

Annexure - 5

GROUP MEDICLAIM TAILORMADE POLICY SCHEDULE

UIN : OICHLGP449V022021

Policy No.	**: 332204/48/2025/658**	**Prev. Policy No.**	**: 332204/48/2024/552**
Cover Note No.	: 330000482401	Cover Note Date	: 24/06/2024
Insured's Code	: AB0000054803	Issue Office Code	: 332204
Insured's Name	: YENEPOYA DEEMED TO BE UNIVERSITY (GSTIN: 29AAATY1645F1ZC)	Issue Office Name	: BO RADIAM ROAD RANCHI (GSTIN: 20AAACT0627R3ZB)
Address	: 2-331-15, YMDC CAMPUS, UNIVERSITY ROAD, NITHYANANDA NAGAR DERALAKATTE, DAKSHINA KANNADA, KARNATAKA-574160 MANGALORE KARNATAKA 574160	Address	: HOTEL ALOKA RADIAM ROAD,RANCHI - RANCHI JHARKHAND 834001
Tel. /Fax /Email	: 0 / 0 / NA	Tel. /Fax /Email	: 0651-2360867 / / 332204@orientalinsurance.co.in

Agent/Broker Details

Dev.Off.Code :

Agent/Broker : LC0000000036 ALLIANCE INSURANCE BROKERS PRIVATE LIMITED

Address : 205, SECOND FLOOR, VIRESHWAR CHAMBERS,MG ROAD, VILE PARLE (E), MUMBAI 400057 MAHARASHTRA 400057,MUMBAI,MAHARASHTRA,400057

Tel/Fax/Email : 022-612261220851/9167180482/66202665/

Period of Insurance : FROM 00:00 ON 24/06/2024 TO MIDNIGHT OF 23/06/2025

Collection No. & Dt. : CD A/C AB0000054803 GST INVOICE NO :202323249 UIN :0

Gross Premium : 2,24,24,960 GST : 40,36,493 Stamp Duty: 1 Total : 2,64,61,453

Co-insurance Details : NIL

TPA Details :

TPA ID : YA0000000349

TPA Name : M/S VIDAL HEALTH INS

TPA Address : 1st Floor, Tower 2, SJR I Park, Plot No.13,14,15, EPIP Zone, Whitefield, Bangalore ¿ 560066. BANGALORE 560066

Toll Free No : 1800 425 8885, 1800 425 7878, 080-40125678

Telephone No : 1800 425 8885, 1800 425 7878, 080 40125678

Fax No : 1800 425 2626

Risk Details

As per attached Annexure

Sr No : 1 **Emp/Dependant Name :** AS PER ATTACHED DATA **SI :** 650100000 **No Of Dependants :** 5912

Place : RANCHI

Date : 09/08/2024

IRDA-REGNO-556

The Oriental Insurance Company Limited

Attached to and forming part of policy number 332204/48/2025/658

Particulars of the Persons covered

Sr. No.	Name	Relationship	Sex	Age	Pre-existing Ailments, If Any

Total Sum Insured in words : Indian Rupees Sixty-Five Crores One Lakh Only
Total Premium in words : Indian Rupees Two Crores Sixty-Four Lakhs Sixty-One Thousand Four Hundred Fifty-Three Only

Installment Details

Inst. No	Installment Date	Installment %	Installment Amount	Tax	Total	Remarks
1	24/06/2024	25	56,06,240	10,09,124	66,15,364	
2	24/07/2024	25	56,06,240	10,09,123	66,15,363	
3	24/08/2024	25	56,06,240	10,09,123	66,15,363	
4	24/09/2024	25	56,06,240	10,09,123	66,15,363	

The insurance under this policy is subject to conditions, clauses, warranties, exclusions which are available on Company's website **www.orientalinsurance.org.in** or on demand from the policy issuing office.

The policy shall pay for hospitalization expenses for medical/surgical treatment at any Nursing Home/Hospital in INDIA as an in-patient defined in the policy

Internal Congenital Ailments cover : Covered
Sub Limit for various Ailments / Treatments : Not Applicable
Dental treatment following due to illness/injury/accident. : Covered
Terrorism Cover : Covered
Addition-Deletion on pro-rata basis : Yes

In the event of a claim under the policy exceeding Rs. 1 lac or a claim for refund of premium exceeding Rs. 1 lac,the insured will comply with the provisions of the AML policy of the Company.The AML policy is available in all our operaing offices as well as Company's website.

Family Definition : Employee + Spouse+ 3 Childrens+ Parents/Parents In law
Physically & Mentally Challenged Children Dependents to be covered with No Age Limit : Covered
First 30 days waiting period : Waived off
"Pre & Post Hospitalisation Expenses
Room Rent Restriction : "Normal - Single A/c Room & ICU 3% of the Sum Insured

Warranted that in case the person covered under the policy has lodged any claim under the previous policy and the sum insured is enhanced under the current policy, for a further claim for the same disease during the current policy, the earlier Limit of Sum Insured shall be applicable and not the enhanced sum insured

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

"We at Oriental continuously strive to ensure that you get the best possible treatment from our network hospitals. Please contact your TPA or any of the Oriental offices for our preferred hospitals in your area before going for a treatment. This will help us serve you in the best possible manner"

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at BO RADIAM ROAD RANCHI (GSTIN: 20AAACT0627R3ZB) on 09-AUG-24

Place : RANCHI
Date : 09/08/2024

IRDA-REGNO-556

The Oriental Insurance Company Limited

Attached to and forming part of policy number 332204/48/2025/658

"In case of grievance related to any issue related to this policy the same may be addressed to the office In-Charge or the Grievance Officer at above policy address. If the grievance remains pending, it may be escalated to Grievance Officer of the concerned Regional Office 5TH FLOOR, SONE BHAWAN,BEER CHAND PATEL ROAD,R BLOCK,. The next escalation in case grievance remains unresolved is CSD, Head Office, situated at Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002.
If the insured is not satisfied with the resolution/reply provided by the company, he/she may approach the Office of Insurance Ombudsman, within his/her jurisdiction. The list of offices of Ombudsman is available on Company's portal."

Entered By : RAJESH ACCEL

Examined By : MANOJ KUMAR SINGH

Policy Printed By :508811

Policy Printed On :09-AUG-24 18:01:10

IP :

MAC :

Digitally Signed
By
Authorised Signatory

This is an electronically generated document (Policy Schedule).The Policy document duly stamped will be sent by post.

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.

CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees

IRDA Regn. No. 556 - Now you can buy and renew selected policies online at **www.orientalinsurance.org.in** and through other digital platforms including Whatsapp (Send "Hi" to 9560711200)

Place : RANCHI

Date : 09/08/2024

IRDA-REGNO-556