

### **Complaints in respect of Insurance Policy**

“If you have any complaint or grievance against the insurance company, agent, or bank representative in respect of your insurance policy, you may file your complaint directly with the insurance company at the following address:

Name of the Insurer  
Name of the focal person for grievance handling  
Designation  
Email  
Contact Number (Landline & Cell phone)  
Postal Address

However, in case if the insurance company fails to address your grievance, you may file your complaint with other external independent forums at the following addresses: -

**(1) FEDERAL INSURANCE OMBUDSMAN**

2nd Floor, Pakistan Red Crescent Society  
Annexe Building, Plot # 197/5  
Dr. Doud Pota Road  
Karachi  
Phone: 021-99207761-62  
Website: [www.fio.gov.pk/](http://www.fio.gov.pk/)

**Note:** Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach FIO

**(2) Official Coordinator, Small Disputes Resolution Committee -Karachi**

Specialized Companies Division, 5<sup>th</sup> Floor, State Life Building No. 2,  
Wallace Road, Off. I. I. Chundrigar Road, Karachi.  
Phone: 021-32414204  
Email: [sdrc.khi@secp.gov.pk](mailto:sdrc.khi@secp.gov.pk)

**Note:** Policyholders belonging to provinces of Sindh and Baluchistan may approach this Committee

**(3) Official Coordinator, Small Disputes Resolution Committee -Lahore**

Company Registration Office – Lahore, Associate House, 3rd & 4th Floor, 7-Egerton Road, Lahore.  
Phone: 042-99204962-66  
Email: [sdrc.lhr@secp.gov.pk](mailto:sdrc.lhr@secp.gov.pk)

**Note:** Policyholders from all districts of Punjab except Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock may approach this Committee

**(4) Official Coordinator, Small Disputes Resolution Committee-Islamabad**

Insurance Division, 3<sup>rd</sup> Floor, NIC Building, 63-Jinnah Avenue,  
Blue Area, Islamabad.

Phone: 051-9207091-4

Email: [sdrc.isb@secp.gov.pk](mailto:sdrc.isb@secp.gov.pk)

**Note:** Policyholders belonging to Islamabad Capital Territory, Khyber Pakhtunkhwa, Gilgit Baltistan, Azad Jammu & Kashmir and the western side of the province of Punjab (i.e. Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock districts) may approach this Committee

Complaint against an insurance company may also be filed with Securities and Exchange Commission of Pakistan (insurance regulator in Pakistan) at the following address:

**Securities and Exchange Commission of Pakistan (SECP)**

NIC Building, 63-Jinnah Avenue,  
Blue Area, Islamabad.

Phone: Toll free 080088008 / 051-9207091-4

Email: [complaints@secp.gov.pk](mailto:complaints@secp.gov.pk)

<https://sdms.secp.gov.pk/> (for online filing of complaints)

**Note:** Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach SECP