

## 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	EFU Health Insurance Limited (Formely Allianz EFU Health Insurance Limited)
Name of the focal person for grievance handling	Mr. Sohail Adam Baloch
Designation	Head of Grievance Function
Email	Complaints@efuhealth.com
Contact Number (Landline & Cellphone)	021-111-432-584, 0300-8508555
Postal Address	37-K, Block-6, PECHS Society Karachi-75400

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 address:

- (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/

Note: Policyholder from any part of Pakistan. AJK/Gilgit Baltistan may approach FIO

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

- 2) 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  
<http://sdms.secp.gov.pk> (for online filing of complaints)

Note: Policyholder from any part of Pakistan. AJK/Gilgit Baltistan may approach SECP