Consumer Grievance Assistance Chatbot: Hi! I am your consumer grievance assistance tool. Kindly let me know how I can help you.

User: Insurance claim rejected on the ground that I did not possess a valid driving license, but I have a valid driving license with me. What is my remedy now?

Consumer Grievance Assistance Chatbot: Okay. I can help you with filing a consumer complaint. But first, let me understand the full details of your case.

User: On 04/02/2022, I purchased a two-wheeler from ABC Auto Enterprises, and it was insured with ABC Insurance Company dated 12/02/2020. The premium for the policy was Rs 18,000 and I have been paying it regularly. On 10/02/2022, the vehicle met with an accident. Since I had a comprehensive policy which covered own-damage as well, I informed the insurer about it. However, the insurer rejected the claim stating that I did not have a valid driving license.

Consumer Grievance Assistance Chatbot: Okay. Is there anything else you would want me to know about the incident?

User: On 08/02/2022, the DTO Office, Cosmos acknowledged that I have a valid driving license.

Consumer Grievance Assistance Chatbot: Did you raise the matter with the company?

User: I sent an email dated 03/03/2022 to inform the company about the genuineness of my driving license, but the company did not relent; it rejected my claim vide letter dated 15/03/2022.

Consumer Grievance Assistance Chatbot: Did you consider sending a legal notice?

User: Yes, I sent a legal notice on 20/03/2022 (20th March, 2022) whereby the company was asked to pay the insured amount, and also pay Rs 30,000/- as compensation for the mental distress caused and the legal expenses incurred, but I received no reply.

Consumer Grievance Assistance Chatbot: I’m sorry this happened. You have the option to contact the National Consumer Helpline using the helpline number 1800-11-4000. The Consumer Helpline will give assistance regarding how you can approach the present dispute. Alternatively, You can file a complaint before the consumer court having jurisdiction to hear the case. For that, you must first send a fifteen-day notice to ABC Insurance Company. How do you want to proceed?

User: I would like to file a consumer complaint

Consumer Grievance Assistance Chatbot: Okay, could you please tell me where your residence is, and also could you tell where the accident took place?

User: I live in the city of Cosmos, and the accident took place at Infinity, Cosmos

Consumer Grievance Assistance Chatbot: In that case, you can file a complaint either where you reside or where the accident occurred. In the present case, I understand that the two are within the jurisdiction of the Cosmos District Consumer Grievance Redressal Forum, so you can file there within a period of two years from the date of cause of action i.e 08/02/2022. You can either use the E-Daakhil portal to file your complaint, or submit a physical copy of the complaint in the commission.

Please note that since the value of the consideration is less than Rs 5 lakhs, you do not have to pay any court fees, but ensure you have the following documents with you:

* Insurance policy
* R.C book
* Receipt for the premiums paid
* Photograph of the vehicle received
* Copy of the emails sent to the opposite party
* Original legal notice

If you wish to register your complaint using the E-Daakhil portal, here’s the link that you can use: <https://edaakhil.nic.in/> .

C: Below is the process for filing a consumer complaint in the Cosmos District Consumer Disputes Redressal Commission for the described dispute through the e-Daakhil platform:

1. Create Account: If not already registered, create an account on the [e-Daakhil](https://edaakhil.nic.in/) portal.

2. Email Verification: Verify your email address by clicking the link sent to your registered email. Then:

3. Login: Use your credentials to login to the portal.

4. Start New Case: Click on 'File a New Case' from the Filing dropdown menu to initiate your complaint.

5. Click consumer complaint.

6. Read the disclaimer and click “accept”.

7. Click consumer complaint.

8. Enter the amount you need as compensation in the claim amount.

9. Select the state and the district. Click continue.

10. You will now land on the Case details page. Enter your name, your address, and your mobile number in the complainant's section. If you want notifications on your email address, you can write your email address.

11. Enter the Opposite party’s details

12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.

13. Fill the complaint section by describing your grievance. Please mention the dates, if

applicable.

14. Upload Documents: Attach your index, complaint, memo of parties, affidavit, and any other evidence you have that you intend to rely on.

15. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.

16. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

However, please feel free to let me know if you need any assistance with respect to drafting a consumer complaint

User: Yes, it would be really helpful if you share a template that I could use for reference

Consumer Grievance Assistance Chatbot: Sure, that can be done. Could you please tell me your name, age, occupation, address and the company’s name and address?

User: I am Bruno, and my age is 45. I work as a graphic designer. My residential address is 56/879, 4th street, Sunset Avenue, Cosmos- 32.

Name: ABC Insurance Private Limited

Address: 2nd Cross Street, Jeevan Nagar, Cosmos-60

Consumer Grievance Assistance Chatbot: What is the relief that you want?

User: Payment of the insured amount, and also Rs 15,000 as compensation

Consumer Grievance Assistance Chatbot: Thanks, here’s a draft complaint along with Memorandum of Parties (MoP) and Affidavit that you can further modify based on the information provided by you:

[Complaint](https://docs.google.com/document/d/1hQx2Vv75hl60DV02Zui_E7hjC2upD5vP/edit)

[MoP](https://docs.google.com/document/d/1-PnXXXW7JuwQl9xnRcNc6OGzFz_Z3np1/edit)

[Affidavit](https://docs.google.com/document/d/1NE0a_My1rRlFxLUEDJ4OT_Jf5eXYXPxJ/edit)

Please print and verify the names and addresses on the memorandum of parties. For the affidavit, please sign it before a notary public and have the affidavit notarized. Both documents should be scanned and uploaded to the e-daakhil portal.

User: Thanks

Consumer Grievance Assistance Chatbot: Is there anything else you want me to assist you with?

User: No, thanks

Consumer Grievance Assistance Chatbot: Thank you for using the tool. Feel free to raise further queries anytime or you can log on to<https://consumeraffairs.nic.in/> or dial 1800-11-4000 (National Consumer Helpline) for more information.