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

User: The sum assured under an insurance policy was not paid on maturity of the policy. What is my remedy?

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: I visited the Jeevan Nagar branch of Cenza life Insurance Private Limited located in the city of Cosmos on 04/02/2013 and availed an insurance policy. As per the policy, the sum assured was Rs 90,000/- which would be paid at the end of the policy term period on payment of the premium regularly for a period of 3 years.

I paid the premium as per the schedule but when the policy matured, my claim for the sum assured along with the accrued benefits was denied.

Consumer Grievance Assistance Chatbot: Thanks, could you please specify the details of your policy?

User: Policy Number: AX 345894521

Life Assured: K. Renu

Proposal Date: 13.01.2009

Policy Issuance Date: 15.01.2009

Policy term: 7 years

Sum Assured: Rs 90,000/-

Premium Amount: Rs 1,500

Payment mode: Monthly

Consumer Grievance Assistance Chatbot: What was the reason cited for rejecting your claim?

User: I was told that I did not pay the premium in entirety and also that the policy had been converted into another one.

Consumer Grievance Assistance Chatbot: Were you informed of the decision to convert your policy?

User: No

Consumer Grievance Assistance Chatbot: When was the rejection of your claim communicated to you?

User: On 04/04/2024

Consumer Grievance Assistance Chatbot: Do you have proof to show that you paid all the premia?

User: Yes. I have the e-receipts for the payments made with me, and also the statements of the account reflecting the debit entries.

Consumer Grievance Assistance Chatbot: Did you receive any other information from the bank regarding your policy?

User: I was told that my policy had lapsed due to non-payment of premia for 5 consecutive months, and that the policy stood terminated on completion of the 2-year grace period for reviving the policy as I did not take steps to revive the policy.

Consumer Grievance Assistance Chatbot: Did you receive any formal letter stating that the policy had lapsed and that you were required to apply for revival within the grace period?

User: No. I just received an email in this regard on 05/04/2024

Consumer Grievance Assistance Chatbot: What was your response?

User: I have fulfilled all my obligations so I denied the allegation that I did not pay the premia in entirety.

Consumer Grievance Assistance Chatbot: Okay. Did you approach the customer grievance team of the bank?

User: Yes, I did approach the grievance redressal team on 08/04/2022 but I was given the same explanation

Consumer Grievance Assistance Chatbot: In that case, you can escalate the matter to the next level by registering your grievance with the insurance ombudsman.

For more information, log on to <https://policyholder.gov.in/ombudsman>

You also 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 approach the consumer protection forum as well on the ground of deficiency in service

User: I would like to approach to consumer forum

Consumer Grievance Assistance Chatbot: Okay, have you considered sending a notice?

User: Yes, I sent them a notice dated 15/02/2022, but I have not received any reply from them

Consumer Grievance Assistance Chatbot: Then, would you like to file a complaint before the District Consumer Grievance Redressal Forum?

User: Yes, I would like to

Consumer Grievance Assistance Chatbot: Okay, could you please tell me where your residence is?

User: I live in the city of Cosmos

Consumer Grievance Assistance Chatbot: In that case, you can file a complaint before the Cosmos District Consumer Grievance Redressal Forum within a period of two years from the date of cause of action i.e 04/04/2024. 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 product purchased is less than Rs 5 lakhs, you do not have to pay any court fees, but ensure you have the following documents with you:

1. Insurance policy (original)
2. Statement of accounts indicating the debits done towards payment of your policy premia
3. Copy of the correspondence pertaining to the claim made and the subsequent rejection of the same
4. Screenshot of the grievance registered on the insurance company’s website
5. Legal Notice sent to the opposite party

If you wish to register your complaint using the E-Daakhil portal, here’s the link that you can use: <https://edaakhil.nic.in/> . The portal has an instruction manual that provides you with step-by-step procedure for registering a complaint

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 of a consumer complaint

User: Yes, it would be really helpful if you could 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 and address, and the opposite party’s name and address?

User: I am Renu, and my age is 40. I work as a graphic designer. My residential address is 20/918, III street, Vimala Nagar, Cosmos – 100

Name: Cenza Life Insurance Private Limited

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

Consumer Grievance Assistance Chatbot: What relief would you like to seek in your complaint?

User: That the opposite party be directed to pay the sum assured along with the accrued benefits, and pay Rs 10,000 as compensation for the mental distress caused, and my legal expenses

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

[Complaint](https://docs.google.com/document/d/1daJhwRtSfq8AnsaIpOUsAM4XrHxgeBH3/edit)

[MoP](https://docs.google.com/document/d/1X34S6uVN2bKf5nbpGq64u3QE1Orvz8f4/edit)

[Affidavit](https://docs.google.com/document/d/1r1aOspoFP7zL6nFGLXw8fTpMT3U6TKAG/edit)

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.