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

User: Due to the delay in initiating the registration process, my vehicle insurance claim got rejected. Do I have a 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: Purchased a motorcycle for an ex-showroom price of Rs 75,000/- Additionally, paid Rs 7000 towards vehicle registration, and Rs 3400 towards insurance charges, but even after sending multiple reminders, no step was taken to obtain the R.C

Later, the vehicle got stolen, the insurance company rejected the claim stating that there was no valid registration certificate.

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

User: Seller is ABC Bikes Plc (Jeevan Nagar branch). Made all the requisite payments; it was the delay on part of the company to complete the formalities that led to rejection of my claim. Also, the insurance company had agreed to provide insurance cover without a registration certificate.

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

User: Yes, I did. Sent multiple emails, but received no response

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

User: Yes, sent on 10/06/2022 (10th June, 2022), the company was asked to comply with the request for returning the money paid towards the purchase of the vehicle, and pay compensation to the tune of Rs 3,00,000/- for the mental distress caused

Consumer Grievance Assistance Chatbot: Okay. 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. How do you want to proceed?

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 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:

1. Original bill/invoice for the purchase made
2. Copy of the emails sent to the opposite party
3. 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/> .

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 Bikes Private Limited, represented by its manager

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

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

User: Refund the money paid towards purchasing the vehicle, and pay Rs 3,00,000 as compensation for the mental distress caused

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/1HoV73e8Dm-ddw9uddHVr855zsMYAdBEy/edit)

[MoP](https://docs.google.com/document/d/1EKtORDQZ62NC0YXVy0OlyxQzSq1qFw4r/edit)

[Affidavit](https://docs.google.com/document/d/1_8KcLi9Sb0zDMBeeTGP_sE8g3qWZ9kG3/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.