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

User: Insured amount not paid. What should I do?

**Consumer Grievance Assistance Chatbot: Give me more details about this matter.**

User: I took a life insurance policy for my daughter from an insurance company, and I am the nominee. After completing her post-graduation, due to certain unforeseen circumstances, my daughter passed away on 04/03/2018. Promptly informed the insurance company; the company informed that they had already disbursed the sum assured. When I contacted my bank, I was told that the proceeds were set-off against the outstanding balance in the educational loan account.

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

User: Policy Member ID: 20234567; I was not given prior notice of the action taken. I am in a position to repay the debt, but the bank did not consult me before taking the decision.

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

User: Yes, I did. Sent multiple emails to the bank dated 20/11/2018, 01/12/2018 and 10/12/2018 requesting it to credit the assured amount, but to no avail.

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

User: Yes, I sent a legal notice on 15/12/2018 (15th December, 2018) whereby the opposite party was advised to comply with my request to credit the insurance amount received from the insurer, and also pay Rs 1,00,000/- as compensation for the mental distress caused and the legal expenses incurred, but no response received

**Consumer Grievance Assistance Chatbot: Do you wish to file a consumer complaint?**

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. Life Insurance Policy
2. Receipt for the premia paid
3. Copy of the emails sent to the opposite party
4. 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/> .

Consumer Grievance Assistance Chatbot: 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.

**Consumer Grievance Assistance Chatbot: You can call the national helpline number 1800-11-4000 or 1915 where you can talk to an agent and address your grievances, or you can avail various services** [**available here**](https://consumerhelpline.gov.in/)**. Please feel free to ask me any clarifications regarding each of the options I have presented to you.**

**Secondly, you could approach the Insurance Ombudsman under the Insurance Regulatory Development Authority. Please note that you cannot approach Ombudsman with this issue if it was or is before a court, arbitrator, consumer commission etc. You can also register a complaint before Reserve Bank of India** [**here**](https://rbi.org.in/Scripts/Complaints.aspx)**.**

**Since I am not aware of sector specific grievance redressal mechanisms and therefore, I cannot help you much on this.**

**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. It is preferred if you make both bank and insurance company as opposite parties.**

**Consumer Grievance Assistance Chatbot: What is your name?**

**User:** I am Bruno

**Consumer Grievance Assistance Chatbot: What is your age?**

**User:** My age is 45.

**Consumer Grievance Assistance Chatbot: What is your occupation?**

**User:** I work as a graphic designer

**Consumer Grievance Assistance Chatbot: What is your address?**

**User:** My residential address is 56/879, 4th street, Sunset Avenue, Cosmos- 32.

**Consumer Grievance Assistance Chatbot: What is the full name of the opposite party 1 (Bank)?**

**User:** Cenza Bank Private Limited

**Consumer Grievance Assistance Chatbot: What is the address of the opposite party 1?**

**User:** 2nd Cross Street, Jeevan Nagar, Cosmos-60

**Consumer Grievance Assistance Chatbot: What is the full name of the opposite party 2 (Insurance Company)?**

**User:** Kelps Insurance Private Limited

**Consumer Grievance Assistance Chatbot: What is the address of the opposite party 2?**

**User:** 23/456, 2nd street, Sunset Avenue, Cosmos-45

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

User: credit the sum assured into my account, and also pay Rs 1,00,000/- 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/1A5sS7--ao5Czsen-qId_A-UwUplKJCIq/edit?usp=drive_link&ouid=111802178145645757247&rtpof=true&sd=true)

[MoP](https://docs.google.com/document/d/1_B8tdYm0QsybhYo__0XIXskR8XZYbY06/edit?usp=drive_link&ouid=111802178145645757247&rtpof=true&sd=true)

[Affidavit](https://docs.google.com/document/d/14k-J-UYs6vnBOpMZLoofTcVBfuK3WzoS/edit?usp=drive_link&ouid=111802178145645757247&rtpof=true&sd=true)

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.