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

User: Hello, I purchased a group health assurance plan from Future Generali India Insurance Company. My father, who is covered under the policy, fell ill. He was admitted to a hospital in Ludhiana for 12 days. I incurred medical expenses of 3,50,000 Rs. When I approached the insurance company, instead of paying me the amount that I spent, they repudiated the claim. What do I do?

Consumer Grievance Assistance Chatbot: I am really sorry for what you have gone through. Can you give me additional information regarding the insurance policy such as when and where it was taken, the period of the policy, who is covered by it, and how much the insured amount is?

User: The policy was taken in Moga in 2021. The amount covers all medical expenses upto 5 lakhs. The period is from 26.12.2021 and 25.12.2022. The policy covers me, my mother and my father.

Consumer Grievance Assistance Chatbot: May I know when your father was hospitalized so that I can determine if the same was within the policy period or not?

User: He was hospitalized from 5.9.2022 to 17.9.2022.

Consumer Grievance Assistance Chatbot: May I know the name of the hospital where your father was admitted, along with which health ailment he was admitted for?

User: He was admitted at DMC Ludhiana for abdomen-related issues.

Consumer Grievance Assistance Chatbot: Got it. May I know when you approached the insurance company for reimbursement, the date, and the reason for repudiation?

User: Soon after my father’s admission, I informed the insurance company, which said some time would be taken to authorize the insurance. The insurance claim was repudiated on 17.12.2022 No specified reasons have been given for it.

Consumer Grievance Assistance Chatbot: Have you attempted to raise a customer care complaint with the insurance company? If so, what has been their response?

User: I have contacted their customer service but whenever I ask to get connected with somebody, they keep me on hold without connecting me with anyone.

Consumer Grievance Assistance Chatbot: In that case, the repudiation of the claim and the cancellation of the insurance policy amounts to a deficiency in service. Due to this, you have the right to seek redressal, i.e., get a remedy for the same. Let me know what kind of remedy you are seeking and how much you want for the same.

User: I would like to get reimbursement as well as compensation for medical expenses and for mental agony. For mental agony, I think the same amount as that for the medical expenses.

Consumer Grievance Assistance Chatbot: Please note that since yours is an insurance-related claim, you can also file your complaint before an insurance ombudsman who can help in your case. However, 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 Future Generali India Insurance Company. The same can be sent electronically or by post. Or else, you can also contact the Punjab State Consumer Helpline using the helpline number that you can access [here](http://foodsuppb.gov.in/?q=node/91#google_vignette). The Consumer Helpline will give assistance regarding how you can approach the present dispute. What would you prefer?

User: I prefer sending a notice to them.

Consumer Grievance Assistance Chatbot: In that case, do you want me to draft a notice for you?

User: Yes, it would be great if you could draft a notice.

Consumer Grievance Assistance Chatbot: I would require some details in order to draft a notice for you. Please send me your full name and address; the full name and address of Future Generali; and the details of the insurance policy. Or else, you can upload the insurance policy here.

(upon uploading the policy)

User: My full name is Gurjant Singh Dhaliwal. I reside in Kassi, Bukkanwala Road, Moga. My phone number is 9876543210. Since I purchased the insurance policy from an agent who is in Moga, I do not have the address of Future Generali’s branch in Moga. The policy mentions that they are situated in Mumbai and it has the phone number, which is 2212345678

Consumer Grievance Assistance Chatbot: You can specify the Mumbai address. That is not an issue.

User: They are located in Embassy 247, Vikhroli LBS Marg, Vikhroli West, Mumbai. Their email address is [info@futuregenerali.in](mailto:info@futuregenerali.in).

Consumer Grievance Assistance Chatbot: Got it. I can mention the Mumbai address in the notice. The notice must specify the relief that you are seeking. Here, you are seeking reimbursement of the medical expenses that you incurred in addition to the compensation for mental agony. Is it okay if the notice directs the initiation of the reimbursement and payment of compensation for mental agony within fifteen days of them receiving the notice? This is because the notice itself is for a period of fifteen days.

User: Okay, no issues.

Consumer Grievance Assistance Chatbot: Please keep in mind that your signature is required in the notice. You can either take a printout of the notice and sign it or e-sign it. Also, mention the date in the notice before you send it. If you want to send the notice electronically, you have to provide me with the email ID to which you want them to send a response.

User: I want to send it electronically to them. So, I want the response to be sent to this email- [dhariwal@gmail.com](mailto:dhariwal@gmail.com).

Consumer Grievance Assistance Chatbot: Thank you. You can access the [notice](https://docs.google.com/document/d/1ud5Ju6iDLXqiKNteKtfY18t2gCPeRByn/edit?usp=drive_link&ouid=106695036549671425503&rtpof=true&sd=true). If you do not receive a satisfactory response or if you do not receive a response from them after a period of fifteen days, you can initiate legal action by approaching the consumer court.

User: I want to take legal action if they do not oblige to the notice. What do I do?

Consumer Grievance Assistance Chatbot: Consumer Grievance Assistance Chatbot: Firstly, I would have to determine which consumer court you can approach. In your case, both you and Future Generali Insurance are in Moga, Punjab. Due to that, the Moga District Consumer Disputes Redressal Forum, situated in Moga is the appropriate forum. Do you want me to draft a pre-filled complaint that you can use?

User: Yes, it would be great if you could draft a complaint that I can use.

Consumer Grievance Assistance Chatbot: before we proceed, please confirm your father’s name, your age, and your occupation.

User: My father’s name is Amrik Singh Dhaliwal. I am 36 years old and I am an engineer by profession.

Consumer Grievance Assistance Chatbot: thank you fot the information. In order to draft the complaint, I would require documents such as the repudiation letter, hospital bills, bills incurred for medicines, and the discharge report. These documents will be attached as evidence of your complaint. You can upload the documents here.

(Upon uploading the documents)

Consumer Grievance Assistance Chatbot: Thank you. On the basis of the documents that you have given me, I have drafted a pre-filled [complaint](https://docs.google.com/document/d/1IS3npo_t4Xc3RfMDiuSbchZLrU77fQr9/edit?usp=drive_link&ouid=106695036549671425503&rtpof=true&sd=true) that you can access here. Please fill in the details that have been left blank, such as the date and your signature. In addition to the complaint, you must also submit an affidavit and a document called the “Memorandum of Parties”. Do you want me to provide you with the pre-filled versions of the same?

User: Yes, it will be great if you can do that as well.

Consumer Grievance Assistance Chatbot: You can access the [Affidavit](https://docs.google.com/document/d/1Im1IiaL0-NMiZqI-6RXCpa-6zjtyGeio/edit?usp=drive_link&ouid=106695036549671425503&rtpof=true&sd=true) here and the [Memorandum of Parties](https://docs.google.com/document/d/1OSh4ZyS3xEDFJRJk_xYoThKwHaDZpzjH/edit?usp=drive_link&ouid=106695036549671425503&rtpof=true&sd=true) here. You are required to fill in the details that have been left empty in both the documents. Further, you must get the affidavit notarised. In case of any queries regarding how you can get the Affidavit notarised, feel free to approach me anytime. After filling all the documents and getting the affidavit notarised, you can file your complaint on E-daakhil, the portal for consumer redressal. Do you want me to provide you with a step-by-step guide on how to file your complaint on E-daakhil?

User: Yes, it will be great if you can give me a step-by-step guide on how I can file this.

Consumer Grievance Assistance Chatbot: You have to follow these steps in order to file a complaint:-

1. Create an account on [E-daakhil](https://edaakhil.nic.in/).
2. Verify your email address and login
3. Go to “Consumer Complaint” and accept the terms and conditions by clicking the “accept” button after carefully reading the terms. If you have any queries regarding the terms, please let me know.
4. Click “Consumer Complaint” and enter the claim amount that you are seeking.
5. Select Punjab as the State and Moga as the district. Click continue to proceed to the “Case Details” page.
6. On the “Case Details” page, enter all the necessary details and in case of any queries, please let me know.
7. In the “Party Name” section, enter “Future Generali India Insurance Company”. In the “Advocate” Section, enter the details of your advocate and if you do not have an advocate, you can leave it blank.
8. In the “Complaint Section”, you can provide the following as your complaint:-

“This complaint is regarding wrongful repudiation of my insurance claim. The Opposite Party has not provided a clear reason for the repudiation of the claim, making it frivolous. Owing to this, I have not been reimbursed for the medical expenses that I incurred, which are the tune of 3,50,000 Rs.”

1. In the next section, enter the necessary details and attach a filled copy of the Complaint and the Affidavit along with the Memorandum of Parties.
2. In the next section, verify the details of your complaint and submit your complaint.
3. On the “Pending Complaints” page, you will be required to pay the necessary fees.

Please note that under the Consumer Protection Act 2019, the consumer court has the power to ask you and the opposite party, Future Generali India Insurance Company, if you want to attempt to settle your dispute through mediation, which is a form of settling disputes outside courts. Mediation is where a neutral person, known as a mediator, assists the parties in arriving at an amicable settlement of disputes. If both of you agree, the mediation cell attached to the consumer forum, with its mediators, will attempt to bring about an amicable settlement.

User: Oh okay. Can you give me more details about mediation?

Consumer Grievance Assistance Chatbot: In mediation, the mediators cannot decide if you must be given compensation or not. They can only attempt to make you and the other said arrive at a compromise. Thus, no guarantee can be given that the compromise will be based on the terms you want, or that you can even arrive at a compromise. If a compromise is not arrived at, then the case is referred back to the court which has to proceed with it.

User: Okay, in that case, I think it will be better if I do not agree for mediation.

Consumer Grievance Assistance Chatbot: If that is the case, you need not give consent for mediation if the same is raised by the consumer forum. The consumer forum cannot send the matter for mediation if you do not give consent

User: Is this even if Future Generali gives consent for mediation?

Consumer Grievance Assistance Chatbot: Yes, this is the case even if Future Generali gives consent. Under the Consumer Protection Act 2019, both parties must give consent for mediation.

User: Got it. Thank you very much!!

Consumer Grievance Assistance Chatbot: If you have any other queries, please let me know.

User: I do not have other grievances for now. Thank you.

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.