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 family health insurance policy from Star Health and Allied Insurance in May 2022 for cashless treatment. My wife suffered a minor heart attack and was admitted at Garg Hospital in Moga on 11.11.2022. We incurred medical expenses of 38,989 Rs. I paid the amount and when I approached the insurance company, instead of paying me the amount that I spent, they rejected 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 the period of the policy, how much the insured amount is and who is covered by the policy?

User: The insured amount is for all expenses. The policy covers me, my wife and my children. The period is from 8.10.2022 to 7.10.2023.

Consumer Grievance Assistance Chatbot: May I know when your wife was discharged and if you paid the medical expenses before approaching the insurance company for a reimbursement?  
User: My wife was discharged on 13.11.2022 and I paid the amount before getting it reimbursed. I intimated the insurance company only after payment and yet they rejected the claim.

Consumer Grievance Assistance Chatbot: May I know the reason that has been given for the rejection of the claim along with the date of the rejection.

User: The rejection happened on 14.11.2022 on the ground that heart attacks are excluded from the scope of the policy.

Consumer Grievance Assistance Chatbot: Did the insurer specify in the policy that you cannot get reimbursed if medical treatment is for certain diseases?

User: The policy does not say anything like that.

Consumer Grievance Assistance Chatbot: Have you had conversations about the same with the insurer such as raising a customer care complaint?

User: I did not raise a customer care complaint but I have made various requests to them by going in person, but they have been of no use.

Consumer Grievance Assistance Chatbot: In that case, the rejection of the claim amounts to 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 mental agony. I paid 39,989 Rs. as medical expenses and I need 1,00,000 Rs. as compensation for all the torture I have undergone.

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 Star Health and Allied Insurance. The same can be sent electronically or by post. 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/). The State Consumer Helpline number in Punjab is currently unavailable. 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 will be great if you can draft a notice.

Consumer Grievance Assistance Chatbot: I would require some details in order to draft a notice for you. You can upload the insurance policy here.

(upon uploading the policy)

Consumer Grievance Assistance Chatbot: What is your full name?

User: My full name is Deepak Singla

Consumer Grievance Assistance Chatbot: What is your address?

User: I reside in House No. 1319, Street No. 5, Jawahar Nagar, Moga.

Consumer Grievance Assistance Chatbot: What is the full name of the opposite party?

User: The full name of the insurer is Star Health and Allied Insurance Co. Ltd.

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

User: SCF 12-13, Improvement Trust Market, above ICICI Bank. GT Road, Moga.

Consumer Grievance Assistance Chatbot: Got it. The notice must specify the relief that you are seeking. Here, you are seeking a reimbursement of the medical expenses that you incurred along with 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: You can find the [notice](https://docs.google.com/document/d/1sXGrlRqc3SvkRf_2tUYccVWJtI2lAhp3/edit?usp=drive_link). 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 else you can 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 by post.

Consumer Grievance Assistance Chatbot: Thank you. 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. Since both of you are from Moga, Punjab, 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 will be great if you can draft a complaint which I can use.

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

(Upon uploading the documents)

Consumer Grievance Assistance Chatbot: What is your father’s/husband’s name?

User: My father’s name is Satish Kumar

Consumer Grievance Assistance Chatbot: What is your age?

User: I am 37 years old.

Consumer Grievance Assistance Chatbot: What is your occupation?

User: I am a professor.

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/1cGFGbXhVaMYrE_g_JsVUjNNUqL54m07f/edit?usp=drive_link&ouid=111802178145645757247&rtpof=true&sd=true). 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?

Aggrieved Consumer- 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/1Igu5mAfIb7ZBTdIV0giAb4-LzJAJr9-u/edit?usp=drive_link&ouid=111802178145645757247&rtpof=true&sd=true) and the [Memorandum of Parties](https://docs.google.com/document/d/1xVOlpnZrYCmsoLaUaMPJXg9bSdXiJKza/edit?usp=drive_link&ouid=111802178145645757247&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 “Star Health and Allied Insurance Co. Ltd.”. 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 rejection of my family health insurance claim. The Opposite Party has rejected the Complainant’s wife’s health insurance claim on the ground that she suffered a heart attack and that the same is not covered by the insurance policy. However, there are no such limitations specified in the policy. Owing to this, the Complainant has not been reimbursed for the medical expenses incurred, which are the tune of 38,980 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, Star Health and Allied Insurance Co. Ltd. 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.