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

User: Hello, I am Balwant Singh. I purchased a Family Health Optima Insurance Plan from Star Health and Allied Insurance. On 19.6.2022, I was admitted at Hunjan Hospital in Ludhiana. I incurred medical expenses of 2,18,371 Rs. The insurance company has paid only 67,500 Rs. and I paid the remaining amount. Now, when I ask for the remaining amount, they keep dodging my request. What should 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 its period and how much the insured amount is?

User: The policy is a continuous policy. It was renewed from 4.1.2022 to 3.1.2022. It is for an amount of 4,85,000 Rs.

Consumer Grievance Assistance Chatbot: Got it. May I know till when you were hospitalised and what you were told by the insurer on the date the payment had to be made to the hospital?

User: I was hospitalised till 25.6.2022. I was told by the insurance company that the remaining amount will not be given as the policy only covered an ordinary surgery to the left knee, while I undertook a robotic surgery. So, they said that the amount will be compensated for the robotic surgery.

Consumer Grievance Assistance Chatbot: Did the insurer specify in the policy that robotic surgeries shall be excluded by the policy? Further, what does the insurer mean by an ordinary surgery

User: The policy only has a limitation in terms of the amount and not the type of surgery. According to them, an ordinary surgery is one that is carried out conventionally, ie. by the surgeons themselves and by not using robotic arms.

Consumer Grievance Assistance Chatbot: Have you raised a customer care complaint or have you had conversations about the same with the insurer?

User: I have spoken to them about this by going to their office but the officials have not given me a satisfactory response.

Consumer Grievance Assistance Chatbot: In that case, the withholding of the claim amount is 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 for the remaining amount as well as compensation for mental agony. The remaining amount is 1,50,871 Rs. and I think 50,000 Rs. for mental agony is reasonable.

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. Please feel free to ask me any clarifications regarding each of the options I have presented to you.

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 Balwant Singh

Consumer Grievance Assistance Chatbot: What is your gender?

User: Male

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

User: Star Health and Allied Insurance Co. Ltd.

Consumer Grievance Assistance Chatbot: What is your address?

User: I reside in House No. 770, backside ITI, Moga.

Consumer Grievance Assistance Chatbot: What is the address of the other 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 remaining 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/19-hKt1bIfjafyatnGkIJqD4YGDY4l2dS/edit?usp=drive_link) here. 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 physically.

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. I would also require your father’s name, your age and your occupation. You can upload the documents here.

(Upon uploading the documents)

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

User: My father’s name is Ram Singh

Consumer Grievance Assistance Chatbot: How old are you?

User: I am 49 years old

Consumer Grievance Assistance Chatbot: What is your occupation?

User: I am a software engineer.

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/1j3yKs8PnJ62c-RNtLaaaTpdgVTwBuuti/edit?usp=drive_link&ouid=111802178145645757247&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/1r1d6tSsa_bkash5cOASDh8YAjpfWZOog/edit?usp=drive_link&ouid=111802178145645757247&rtpof=true&sd=true) here and the [Memorandum of Parties](https://docs.google.com/document/d/1N2fcuEQaecGDd9XyXVNlI2lx1Wv68Pz6/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 the wrongful withholding of a claim amount to the tune of 1,50,671 Rs. The Complainant incurred medical expenses to the tune of 2,18,371 Rs., but the Opposite Party reimbursed only 67,500 Rs. on the ground that the Complainant underwent a robotic surgery when the policy only covered a surgery to the left knee. However, the policy does not prescribe such a limitation.”

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.

10. In the next section, verify the details of your complaint and submit your complaint.

11. 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: 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.