**(This hypothetical chatbot Q&A is based on CC/1/2019 from Karbi-Anglong District Consumer Disputes Redressal Commission)**

* **Aman Patidar**

User: Fire broke out at my hardware shop.

Consumer Grievance Assistance Chatbot: That is unfortunate. I would try to be of as much help as possible. What can I do for you?

User: I had an insurance policy covering fire and special peril. I am devastated. I had taken a loan from the bank, and would be unable to pay the dues if I do not receive the claim as soon as possible as I have lost my only source of income.

Consumer Grievance Assistance Chatbot: I understand. If the conditions of the insurance policy are met, you should be able to get an insurance claim on account of the fire. Can you tell me what was the total approximate loss that you faced due to the fire? Also, what was the amount covered by the insurance policy?

User: I suffered a loss of around 35 lakhs. All the hardware, furniture, and fixtures burnt down. The insurance policy was for 12 lacs. I have a question- I also insured my godown for 24 lakhs under a different policy. Is there any chance I can claim insurance under that policy instead to get a higher amount?

Consumer Grievance Assistance Chatbot: You cannot use the insurance policy covering your godown to make a claim for fire that broke out at your shop. Subject to the conditions being met, you should be entitled to Rs. 12 lacs as an insurance claim under the fire and special peril insurance policy that covers your shop.

User: What to do now?

Consumer Grievance Assistance Chatbot: Did you inform the insurance company timely about the incident?

User: Yes, I did. I had a call with them. I also submitted proofs through email. But the insurance company has not responded yet. I also informed the police on the same day when the fire broke out.

Consumer Grievance Assistance Chatbot: Did you try reaching out to the insurance ombudsman?

User: No, I do not know what that is.

Consumer Grievance Assistance Chatbot: An ombudsman is an official appointed to investigate individuals' complaints against a company or organization, especially a public authority. For insurance claims, you can reach out to the nearest ombudsman under the Council for Insurance Ombudsman. The contact details are available [here](https://www.cioins.co.in/Ombudsman).

User: I will do that. What are the other things I can do?

Consumer Grievance Assistance Chatbot: I can point out a few options for you to consider going forward. You can invite the insurance company for a mediation to settle the claim. Alternatively, you can also file a consumer complaint. Please note that it is entirely your choice. I can assist you in drafting a legal notice for both options. What do you wish to pursue?

User: I am not sure yet. I will have to think. Can you generate both notices regardless? I will use the one that I need.

Consumer Grievance Assistance Chatbot: Certainly. I will need some more information from you related to the matter. Can you please tell me the following: your full name and address (along with your phone number, if you can, for the insurance company to contact you in case required), the registered name and address of your shop, the insurance company’s registered name and address, insurance policy number and its validity period, and other details of the incident (including the date of the incident, and the police report entry number).

User: Sure. Take the information in order. 1. Alok Sarkar, s/o Late Manik Sarkar, Ward No. 3, Bokajan, Dist: Karbi Anglong, Assam., Phone number: 123456789 2. M/s Binapani Hardware, GB Road, Bokajan. 3. SBI General Insurance Co. Ltd., 2nd Floor, Lakshmi Darshan, GS Road, Ulubari, Dist: Guwahati, Assam. 4. 0000005783545-01 (Standard Fire and Special Peril Policy), valid from 16.02.2018 to 15.02.2019. 5. Fire broke out on 25.05.2018, around 6 PM. I informed the police on the same date. The matter was recorded at Bokajan Police Station under entry 815.

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the notice for inviting the insurance company for mediation [here](https://docs.google.com/document/d/1YhrXTRumKs_u5cCOuDkiWJPFB2IHOQo9EVfp9G3SrCk/edit), and the [notice](https://docs.google.com/document/d/1uC4Q_ZsYqSU0gN3zXaApQCWzdHfbCmlUYMIImIMP-yI/edit) for the last intimation before filing of consumer complaint here. Please note that these are templates which may require certain corrections or modifications and certain details (particularly the date and signature) will be needed to be filled at your end.

User: Thank you. If I choose to file a consumer complaint, can you guide me?

Consumer Grievance Assistance Chatbot: Certainly. I would need some more information from you related to the matter to assist you better. What is the relief that you would wish to pursue through the complaint?

User: I would want the full amount of my insurance claim with interest.

Consumer Grievance Assistance Chatbot: Sure. The full amount of your insurance claim is Rs. 15,00,000/-, and the place of incident is Bokajan which is in Karbi-Anglong district. Since the value of the service paid as consideration is less than 50 lakhs, the complaint will have to be filed in a District Commission. You, as a complainant, reside in Karbi-Anglong district and the cause of action also arises there. The insurance company, as the opposite party, carries on business in Guwahati district. You have a choice to file the complaint to either Karbi-Anglong District Consumer Disputes Redressal Commission or the Guwahati District Consumer Disputes Redressal Commission. Where would you like to file your complaint?

User: Karbi Anglong is more convenient for me.

Consumer Grievance Assistance Chatbot: Below is the process for the filing a consumer complaint at the Karbi-Anglong 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 15,00,000/- in the claim amount.

9. Select Assam as the state and Karbi-Anglong as the district. Click continue.

10. You will now land on the Case details page. Enter your name, you 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 SBI General Insurance Co. Ltd. in the Opposite party name section. Enter SBI General Insurance Co. Ltd., 2nd Floor, Lakshmi Darshan, GS Road, Ulubari, Dist: Guwahati, Assam in the opposite part of the address section. Select the state and district of the registered address.

12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.

13. In the Complaint section, write the following:

“A fire broke out in the complainant’s shop M/s Binapani Hardware situated at GB Road, Bokajan on 25.05.2018. The complainant suffered a loss of approximately Rs. 35,00,000/- due to the incident. The shop was insured for Rs. 15,00,000/- with the opposite party under the policy number 0000005783545-01 (Standard Fire and Special Peril Policy) which was valid from 16.02.2018 to 15.02.2019.

The complainant promptly reported the incident at the Bokajan Police Station on the same date which was recorded under entry 815 in the station diary. The complainant also called your executive on the same date, who asked the complainant to mail about the incident along with supporting documents. The complainant compiled and sent a mail on the same date with all relevant documents. However, the complainant has not received any response since then.

Having no alternative remedy, the Complainant filed the present complaint seeking the insurance claim amount of Rs. 15,00,000/- with 18% interest, compensation for mental agony on the account of deficiency of service and unfair trade practice, and compensation for expenses incurred on the legal proceedings.”

14. Click continue. You will be taken to the complaint details page. You can enter the following information: Complainant name, complainant address, opposite party name and opposite party, click save and continue.

15. Upload Documents: Attach your index, complaint, memo of parties, affidavit and any other evidence you have that you intend to rely on. You'll also attach the airline's response if received.

16. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.

17. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

Do you also want me to draft a complaint letter for you?

User: Yes, that would be really helpful.

Consumer Grievance Assistance Chatbot: Excellent, I've generated a pre-filled complaint for you with all the details you've provided. You can find the [complaint](https://docs.google.com/document/d/1zsRRo7hw8TM0xbKjqcUOWxTM7iQIx-sc73-oFXYluNY/edit) here. Once downloaded, fill in all blank details, review and sign the complaint and verification before a notary public. Then scan the document as a pdf and upload it to the e-daakhil upload documents section. You also need to submit an affidavit and a memo of parties. Do you want me to generate that now?

User: Yes, Please.

Consumer Grievance Assistance Chatbot: Sure. Here is a draft [affidavit](https://docs.google.com/document/d/1W_82Rlxk-ENAwhW4NSkbCLriXK71ZZZY3Zt32OuxKGM/edit) and [Memorandum of Parties](https://docs.google.com/document/d/1OgzV-QQAoVcB3Ob7t-raUA12svwsGzEHeTot1NebSsY/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. Do you have any other questions or is there more information you'd like?

User: No, that's all for now. Thanks.

Consumer Grievance Assistance Chatbot: You're welcome. If you have further questions or need more guidance later, don't hesitate to reach out. Good luck with your complaint.