User: My insurance claim is pending with the insurance company for over 9 months.

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 LIC Jeevan Arogya Insurance Policy. Unfortunately, I met with an accident on 09.09.2020 I was hospitalised from 15.09.2020 to 26.09.2020. I reached out to the insurance company for settling my claim but the claim has not been settled till now.

Consumer Grievance Assistance Chatbot: I understand. If the conditions of the insurance policy are met, you should be able to get an insurance claim for the expenses incurred over hospitalisation. 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 given me multiple assurances over time but have not settled the claim yet.

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 want to file a complaint.

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 insurance company’s registered name and address, insurance policy number and its validity period, and other details of the incident.

User: Sure. Take the information in order. 1. Gurmail Singh aged 49 years son of Sher Singh r/o New Guru Nanak Nagar, Hamira Road, Kapurthala. 2. Life Insurance Corporation of India, branch near Devi Talab Gurudwara, Ranjit Avenue, Kapurthala. 3. Policy Number 118680059, 4. Amount spent during the hospitalisation= 173436, amount paid as installments= 25379.

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the [notice](https://docs.google.com/document/d/1LLePB6HAJ_m_NIC0JEUOD2D4JgSTWa5V9ChtEKqEsXQ/edit) for 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. I want 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. 1,73,436/-, while you paid Rs. 25,379/- in installments, and the place of the incident is in Kapurthala district. Since the value of the service paid as consideration is less than 50 lakh rupees, the complaint will have to be filed in a District Commission. You, as a complainant, reside in Kapurthala district and the cause of action also arises there. The insurance company, as the opposite party, also carries on business in Kapurthala. You have to file the complaint to Kapurthala District Consumer Disputes Redressal Commission

Below is the process for the filing a consumer complaint at the Kapurthala 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 1,73,436/- in the claim amount.

9. Select Punjab as the state and Kapurthala 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 Life Insurance Corporation of India in the Opposite party name section. Enter Life Insurance Corporation of India, branch near Devi Talab Gurudwara, Ranjit Avenue, Kapurthala in the opposite part 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:

“I had an LIC Jeevan Arogya Insurance Policy with policy number 118680059. Unfortunately, I met with an accident on 09.09.2020 I was hospitalised from 15.09.2020 to 26.09.2020. I duly informed the insurance company within time with all relevant documents. I reached out to the insurance company for settling my claim but the claim has not been settled till now, despite it being over 5 months since the incident.”

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](https://docs.google.com/document/d/1P5l2WR03zwoSuDwOUHCC5Wwq3TAanuU4tZSuFHeamrs/edit) for you with all the details you've provided. You can find it 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/1yHztE6PJpk3CLdN5ooXoN0BsbrIZNPG55dhXscqr0Ts/edit) and [Memorandum of Parties](https://docs.google.com/document/d/1sj3Kt_5ry8sGQbDGbaoBsUj9p0nDGGfB414QMk4Zyuo/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.