User: Tulip Multispeciality Hospital and United India Insurance have troubled me a lot.

Consumer Grievance Assistance Chatbot: Hello! I'm here to help you with the issues you've encountered with Tulip Multispeciality Hospital and United India Insurance. To better assist you, could you please provide more details about the problem?

User: My name is Rajender Singh Malik, and I have a medical claim policy issued by United India Insurance. On 22.3.2018, I experienced abdomen pain and went to Tulip Multispeciality Hospital. They diagnosed an obstructive (L) inguinal hernia and admitted me, with an operation scheduled for the next day. I deposited Rs.5000, but the hospital adjusted the rest from my insurance policy.

Consumer Grievance Assistance Chatbot: Thank you for sharing that information, Rajender. Could you please provide details about the subsequent events after your initial admission on 22.3.2018?

User: Certainly. On 1.4.2018, I was readmitted to the hospital, and this time, they said I needed to pay Rs.50,000 in cash as the policy amount sanctioned by United India Insurance was insufficient. I arranged Rs.42,000 and paid it.

Consumer Grievance Assistance Chatbot: I appreciate the details. After the second admission, did you face any issues or complications related to the operation or your health?

User: Yes, even after the operation, I still feel pain and a cyst in my stomach. I contacted the hospital a week later, but even after two months, the issue has not subsided.

Consumer Grievance Assistance Chatbot: I understand. Have you communicated these concerns to Tulip Multispeciality Hospital, and if so, what has been their response?t

User: Yes, I have requested the hospital to address my concerns, especially regarding the extra charges of Rs.42,000, but they haven't responded positively.

Consumer Grievance Assistance Chatbot: Thank you for providing those details. To better assist you, could you share the specific actions or remedies you are seeking in this complaint?

User: Certainly. I am filing this complaint to request the return of Rs.42,000 charged illegally and compensation for harassment, deficiency in service, amounting to Rs.one lakh, and Rs.11,000 for litigation expenses.

Consumer Grievance Assistance Chatbot: Understood. Have you considered mediation or alternative dispute resolution methods before considering legal action?

User: No, I want legal action.

Consumer Grievance Assistance Chatbot: I appreciate the information, Rajender. I will now prepare a legal notice based on the details you've provided. Once ready, I'll share it with you for your review. Is that acceptable to you?

User: Yes, that works for me.

Consumer Grievance Assistance Chatbot: Thank you for your cooperation, Rajender. I have prepared a legal notice based on the details you've provided. You can review and download the legal [notice](https://docs.google.com/document/d/1IPthQuPRzfKptUfjcLCiBZot4vK6jzgHYHAFMyfPE_A/edit) here. Please make sure to print, sign, and send it to Tulip Multispeciality Hospital.

If you don't receive a satisfactory response within 15 days, we can consider the next steps. Would you like guidance on filing a complaint with the consumer forum?

User: Yes, please guide me on filing the complaint.

Consumer Grievance Assistance Chatbot: Certainly. Before we proceed, let's gather some more information. Do you have any evidence or documents regarding the communication with Tulip Multispeciality Hospital, such as emails or messages discussing the extra charges and your health concerns after the operation?

User: Yes, I have some emails and messages related to our communication.

Consumer Grievance Assistance Chatbot: Great. I will prepare a pre-filled [complaint](https://docs.google.com/document/d/1ykBY_Um6fI-kMKADS-b9FxC6miFXlcLZfRS0qj4_6eU/edit) for you to file with the consumer forum. You can access it here. Please fill in the necessary details, and don't forget to attach the legal notice and any relevant communication records.

Once you have all the documents ready, I can guide you through the process of filing the complaint on the consumer forum's portal. Would you like assistance with that?

User: Yes, please guide me on filing the complaint.

Consumer Grievance Assistance Chatbot: Perfect! Here are the steps to file the complaint:

1. Visit the e-daakhil portal at<https://edaakhil.gov.in/>.
2. Create an account by registering with your email address.
3. Verify your email and log in to your account.
4. On the dashboard, select "Consumer Complaint" and agree to the terms and conditions.
5. Enter the claim amount. For this case, considering the illegal charges and health concerns, we recommend a compensation amount of Rs. 1,50,000.
6. Choose your State and District.
7. In the "Case Details" section, provide accurate information about your case.
8. In the "Party Name" section, enter "Tulip Multispeciality Hospital" as the opposite party (OP).
9. In the "Advocate" section, you can leave it blank if you don't have an advocate.
10. In the "Complaint Section," describe your grievances in detail. You can use a statement like "Tulip Multispeciality Hospital charged me Rs.42,000 illegally, creating significant financial strain. Furthermore, despite the operation, my health concerns persist, causing ongoing distress. The compensation sought is Rs. 1,50,000, which covers the financial and emotional toll resulting from both the excessive charges and the unaddressed health issues after the operation."
11. Fill in other details and upload the scanned copies of your filed Complaint, legal notice, and supporting documents.
12. Verify the details and submit your complaint.

After submitting, you will be directed to the "Pending Complaints" page. Pay the necessary fees on this page. Remember to keep a copy of the filed complaint for your records. 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: Okay, you can find the [memorandum](https://docs.google.com/document/d/1qSqjzxcHacBukpahDMUd_Fs77YAM6iab1NgpJ3GeSGI/edit) and the [affidavit](https://docs.google.com/document/d/1FWE8OQLOUW9_OZTjavMLcNSkpmr0FKIFd8Z150ocnWc/edit) here. 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: 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.