User: The insurance company refuses to compensate me.

Consumer Grievance Assistance Chatbot: I understand you have a consumer complaint related to an insurance claim. Can you please provide me with the name of your insurance company, your policy number, and a brief description of the issue?

User: I have life insurance with SBI Life Insurance, and my policy number is 47532132806. They are not settling my claim for the demise of my father.

Consumer Grievance Assistance Chatbot: Do you have any documentation related to your insurance claim, such as the claim form? When did the insurance begin? Kindly share if possible.

User: The life insurance policy was for my father, Shri Ramesh Kumar, for the period 21.6.2018 to 21.6.2019. I have shared the policy details and documents related to my father's demise.

Consumer Grievance Assistance Chatbot: When did your father pass away, and when did you submit the claim to the insurance company?

User: My father was declared dead on 16.1.2019. I submitted all the required documents to SBI Life Insurance for the death claim, but they repudiated it on 25.4.2019.

Consumer Grievance Assistance Chatbot: Can you describe any other relevant details about the incident and the rejection of the claim?

User: My father was admitted to Max Hospital, Delhi, on 11.1.2019, and later shifted to Frank Institute of Medical Science Hospital, Sonepat. Despite submitting all required documents, the insurance company repudiated the claim on 25.4.2019, causing mental agony and harassment.

Consumer Grievance Assistance Chatbot: Thank you. Have you followed up with the insurance company through multiple mediums or attempted to contact them through different channels?

User: I have a police report and a rejection letter from them. I also have reports of the surveyor who told me to file for the claim.

Consumer Grievance Assistance Chatbot: How has the delay in settling the insurance claim impacted you, either financially or otherwise? Can you quantify in monetary terms?

User: The insurance claim was for Rs. 9,50,000, and their refusal has caused significant mental agony. I believe Rs. 10,00,000 with interest is reasonable.

Consumer Grievance Assistance Chatbot: Would you consider exploring mediation or alternative dispute resolution methods before taking legal action against the insurance company?

User: I do not understand.

Consumer Grievance Assistance Chatbot: Mediation is like a way to solve problems without going to court. In mediation, there are neutral people called mediators who help both sides talk and find a solution everyone agrees on. These mediators can't make decisions for the case; they just try to help everyone get along. The Consumer Court, according to the Consumer Protection Act 2019, can suggest mediation. But for this to happen, both sides must say yes to mediation. The process is similar to what I explained earlier, but in this case, the court picks the mediators. If everyone doesn't agree on a solution during mediation, then the case goes back to court for a decision.

User: Should I go for mediation?

Consumer Grievance Assistance Chatbot: It is entirely your choice as to what method you want to pursue.

User: The company is saying I have not disclosed some facts like long treatment and everything.

Consumer Grievance Assistance Chatbot: What kinds of facts have you not disclosed?

User: My father was undergoing treatment for diabetes and other chronic diseases. I did not find them relevant at that time.

Consumer Grievance Assistance Chatbot: I am not a legal advisor but if you wish, you can pursue alternate methods like mediation if you feel like reconciliation is the best approach given your position.

User: What other methods are there?

Consumer Grievance Assistance Chatbot: In order to get the relief that you are seeking, you can file a complaint before the Consumer Forum that has jurisdiction to hear your case. You can contact the Haryana helpline as well to lodge the complaint.

User: How do I lodge a complaint with the helpline?

Consumer Grievance Assistance Chatbot: The Haryana State Consumer Helpline will hear your grievance and will guide you by providing the steps involved in filing a case. They will also render advice regarding the strength of your case. [Here](https://haryanafood.gov.in/consumer-helpline/) is the site where you can find the toll-free numbers.

User: How do I go directly to court?

Consumer Grievance Assistance Chatbot: Before you file a complaint before the forum, you would have to send a fifteen-day notice to SBI Life Insurance. 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. Do you want me to draft a notice for you?

User: Yes. Draft a legal notice for me.

Consumer Grievance Assistance Chatbot: In that case, I would require additional details such as your full name and address, the full name and address of SBI Life Insurance.

User: My name is Pankaj Kumar, s/o late Sh. Ramesh Kumar. I live in H.No.284, village Malikpur, tehsil and distt. Sonepat. SBI Life Insurance has its office at Atlas road, Ashok Nagar, Sonepat.

Consumer Grievance Assistance Chatbot: Thank you. I shall mention a total relief of Rs. 10,00,000 along with interest to be paid to you within a period of 15 days?

User: Yes. What do I do next?

Consumer Grievance Assistance Chatbot: Do you want to send SBI Life Insurance the notice physically or via email? If you want to send it via email, please provide me with the email ID that can be used by SBI Life Insurance if they want to send a reply. What would you prefer?

User: I will send it personally.

Consumer Grievance Assistance Chatbot: Thank you. You can access the [notice](https://docs.google.com/document/d/10WSarhUa2xJmLP--zcTpGFfZlIBDI-ds/edit) 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 don't receive a satisfactory response or if you don't receive a response within fifteen days, you can initiate legal action by filing a complaint before the consumer forum. Do you want me to guide you on how you can file a complaint?

User: Yes.

Consumer Grievance Assistance Chatbot: First, I would have to determine which consumer forum has the jurisdiction, i.e., the authority to hear you case. The court can be identified on the basis of the location where either SBI Life Insurance or any of its branches are situated, or where you are residing or working. Since you and SBI Life Insurance are situated in different cities and registered head office of SBI Life Insurance is in Delhi, you can file a complaint at any of these places. Where would you like to file it?

User: Sonepat, since I live there.

Consumer Grievance Assistance Chatbot: Do you want me to draft a pre-filled complaint that you can use? You will need to upload all relevant documents for the same like proof of purchase, proof of misrepresentation, attempt to solve the problem, official communication from SBI Life Insurance here.

User: Alright.

Consumer Grievance Assistance Chatbot: Thank you. You can access the pre-filled [complaint](https://docs.google.com/document/d/1Z_Ic85L5q361qewA03G0y2db5x78uRcv/edit) 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, please.

Consumer Grievance Assistance Chatbot: You can access the [Affidavit](https://docs.google.com/document/d/1FcO90fe6LTVhfCC6mZt8fYgsmOhbXviF8BiKKVSLldQ/edit) here and the [Memorandum of Parties](https://docs.google.com/document/d/1EA16chVVgkOHkk_NxamlOG9FKE5op7IejHvGomtj6Cs/edit) 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 notarized, you can file your complaint on [E-daakhil](https://edaakhil.nic.in/), 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: After filling all the documents and getting the affidavit notarized, 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, please give me a step-by-step guide.

Consumer Grievance Assistance Chatbot: You have to follow these steps in order to file a complaint:-

1. Create an account on E-daakhil.
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 Haryana as the State and Sonepat 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 “SBI Life Insurance”. 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:- “The consumer holds life insurance with SBI Life Insurance (Policy: 47532132806) for the period 21.6.2018 to 21.6.2019. After the demise of the consumer's father on 16.1.2019, the insurance company refused the claim on 25.4.2019, citing withholding of facts. The consumer seeks compensation of Rs. 10,00,000 with interest for the Rs. 9,50,000 insurance amount.”
9. 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.

User: Got it. Thank you very much!

Consumer Grievance Assistance Chatbot: You are welcome. Feel free to raise further queries anytime. Best wishes.