User: I have a problem with the insurance company not settling my claim for the death of my buffalo.

Consumer Grievance Assistance Chatbot: Hi there! I'm here to assist you. I understand you're facing an issue with the settlement of an insurance claim for the demise of your buffalo. Can you share more details about the problem?

User: I, Mohit, had insurance for my Murrah breed buffalo (black color, ear tag no. 160018595755) with New India Assurance Co. Ltd under policy no. 024800. The policy was effective from 27.04.2019 to 26.04.2020, with a total insured amount of ₹88,000. My buffalo passed away on 21.06.2019 due to cardio vascular failure, and I promptly lodged an insurance claim. Despite multiple follow-ups, the company has failed to process and settle my genuine claim.

Consumer Grievance Assistance Chatbot: Thank you for providing the details. Do you have any evidence of the claim intimation, your insurance policy, and communication with New India Assurance regarding the claim?

User: Yes, I have the claim intimation letter dated 21.06.2019, the insurance policy (No. 024800), and a legal notice dated 14.08.2020 sent to settle the insurance claim. I also have all call records and communication with the insurance company.

Consumer Grievance Assistance Chatbot: Great! Could you describe how this delay has impacted you, either financially or otherwise? And do you have a specific compensation amount in mind?

User: The delay has caused great agony to me. I'm seeking compensation in the amount of ₹100,000 to cover these losses.

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

User: No, I prefer to proceed with legal action.

Consumer Grievance Assistance Chatbot: Okay. Would you like assistance in drafting a legal notice to New India Assurance regarding your grievances?

User: Yes, please help me draft a legal notice.

Consumer Grievance Assistance Chatbot: Sure! Before we proceed, could you provide your full name and address, as well as New India Assurance's full name and address?

User: I'm Mohit, s/o Devender, residing at Village Juan in Sonepat. New India Assurance Co. Ltd is located above Union Bank, Delhi Road, Sonepat.

Consumer Grievance Assistance Chatbot: Thank you. I'll draft a legal notice for you, including the compensation amount of ₹100,000. Is that acceptable?

User: Yes, that works.

Consumer Grievance Assistance Chatbot: Do you want to send the legal notice physically or via email? If via email, provide me with New India Assurance's email ID for a potential reply.

User: I'll send it physically.

Consumer Grievance Assistance Chatbot: Perfect! You can access the legal [notice](https://docs.google.com/document/d/1qN2gjpOQg9M7RC3rv_xPcEia52IYyAE9SYkcUFKalIQ/edit?usp=drive_link) here. Remember to sign it before sending. If you don't receive a satisfactory response within 15 days, we can proceed with filing a complaint. Would you like guidance on filing a complaint?

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

Consumer Grievance Assistance Chatbot: First, we need to determine which consumer forum has jurisdiction. Since you and New India Assurance are in Sonepat , the Sonepat district consumer forum is suitable. Is that acceptable?

User: Yes, that's fine. What's next?

Consumer Grievance Assistance Chatbot: Do you want me to draft a pre-filled complaint for you? You'll need to upload relevant documents like the claim intimation letter, communication with New India Assurance, and evidence of the delayed claim settlement.

User: Yes, please provide a pre-filled complaint.

Consumer Grievance Assistance Chatbot: You can access the pre-filled [complaint](https://docs.google.com/document/d/1QWzaJDGLQJw8mYjnP20mm8AklPzJhc91ndrRmFnESXs/edit?usp=drive_link) here. Fill in the necessary details, such as the date and your signature. Additionally, you must submit an affidavit and a document called the “Memorandum of Parties.” Would you like pre-filled templates for these documents?

User: Yes, please provide pre-filled templates.

Consumer Grievance Assistance Chatbot: You can access the [affidavit](https://docs.google.com/document/d/195pv9c4IzG7MLRUtObq4f9Ov46FPgaofFfvWGg2bSZc/edit) here and the [Memorandum of Parties](https://docs.google.com/document/d/1Hb6TCUvLUgt-mTqFjB6jAj3Osx_Tx0ONWG0eKyZcYBw/edit?usp=drive_link) here. Fill in the details left blank, and get the affidavit notarized. After completing all documents, you can file your complaint on E-daakhil, the portal for consumer redressal. Would you like a step-by-step guide on filing the complaint on E-daakhil?

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

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

1. Create an account on E-daakhil.
2. Verify your email address and log in.
3. Go to “Consumer Complaint” and accept the terms and conditions.
4. Click “Consumer Complaint” and enter the claim amount.
5. Select [Your State] as the State and [Your District] as the district.
6. On the “Case Details” page, enter necessary details.
7. In the “Party Name” section, enter “New India Assurance Co. Ltd.”
8. In the “Advocate” Section, enter your advocate's details or leave it blank if you don't have one.
9. In the “Complaint Section,” provide a detailed account of your grievances. Type “New India Assurance failed to process and settle my genuine claim for the death of my buffalo, causing substantial mental harassment and financial loss. The suggested compensation of ₹100,000 is intended to address both the financial and emotional toll stemming from the delayed claim settlement.”
10. In the next section, enter the necessary details and attach the filled Complaint, Affidavit, and Memorandum of Parties.
11. Verify details and submit your complaint.
12. On the “Pending Complaints” page, pay the necessary fees.

User: Got it. Thank you very much!

Consumer Grievance Assistance Chatbot: You're welcome. Feel free to ask if you have any further questions. Best wishes!