User: I am Satyavir Singh and I have issues with the theft of my Tata Truck insured with New India Assurance.

Consumer Grievance Assistance Chatbot: Hello Satyavir Singh! I'm here to assist you with the issues you've encountered regarding the theft of your Tata truck insured with The New India Assurance Co. Can you please provide more details about the incident?

User: Hello, my Tata truck got stolen on 18.10.2018, around 6:00 pm, near Dena Bank, Kudli. I reported it to the police, and a FIR was lodged.

Consumer Grievance Assistance Chatbot: I'm sorry to hear that. Did you inform The New India Assurance about the theft?

User: Yes, I did. They appointed Mr. Ravinder Kumar to investigate the theft claim.

Consumer Grievance Assistance Chatbot: Thank you for sharing that information. How did the investigation go, and what documents did you provide during the process?

User: Mr. Ravinder Kumar conducted the investigation, and I cooperated fully. I provided all requested documents, including the untraced report.

Consumer Grievance Assistance Chatbot: I appreciate the details. What happened after the investigation, and when did you receive a response from The New India Assurance?

User: Mr. Ravinder Kumar submitted his report in May 2019. Surprisingly, the company took more than two years to adjudicate my claim and ultimately repudiated it on 06.01.2021.

Consumer Grievance Assistance Chatbot: That's quite a long time. Can you share the reasons provided by the insurance company for repudiating your claim?

User: The insurance company mentioned the theft date, the investigator's report date, and the extended time taken for the decision as reasons for repudiation.

Consumer Grievance Assistance Chatbot: Thank you for explaining. To better understand your concerns, could you share what specific actions or remedies you are seeking in this complaint?

User: Certainly. I want The New India Assurance Co. to pay me Rs.6,40,000/- with 18% interest, Rs.1 lakh for deficiency in service, Rs.1,00,000/- for mental agony, harassment, and financial losses, and Rs.25,000/- as litigation expenses.

Consumer Grievance Assistance Chatbot: I appreciate your detailed input. Given the circumstances, would you be open to exploring mediation or alternative dispute resolution methods before considering legal action?

User: Yes, I am open to mediation if it helps in resolving the issue efficiently.

Consumer Grievance Assistance Chatbot: Mediation can be a beneficial step in finding a mutually agreeable solution without going to court. If both parties agree, mediators can assist in the resolution process. However, if mediation doesn't lead to a satisfactory outcome, legal action can still be considered. What are your thoughts on this?

User: I am ok with mediation but I want all legal steps ready as well.

Consumer Grievance Assistance Chatbot: Great! Would you like help drafting a legal notice then?

User: Yes, that works for me.

Consumer Grievance Assistance Chatbot: I would require your and the opposite party’s address for that. You can also upload the insurance policy on which the same is mentioned.

User: I have uploaded the policy.

Consumer Grievance Assistance Chatbot: Great! I'll get started on the legal notice and share it with you shortly. Thank you for your cooperation.

Consumer Grievance Assistance Chatbot: Hello again, Satyavir Singh! I have prepared a legal notice based on the information you provided. You can review and download the legal [notice](https://docs.google.com/document/d/15Nv__v3vT42T0bjnTIRqlTe-BZCpfZatzSuHv-Ctg_0/edit?usp=drive_link) here. Please ensure to print, sign, and send it to The New India Assurance Co.

If you don't receive a satisfactory response within 15 days, we can discuss 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, do you have any evidence or documents related to the communication with The New India Assurance, such as emails, messages, or records of the investigation?

User: Yes, I have some emails and messages related to our communication, as well as the documents provided during the investigation.

Consumer Grievance Assistance Chatbot: Excellent. Since you reside in Sonepat, you can file the complaint in Sonepat. Would you like that?

User: Yes.

Consumer Grievance Assistance Chatbot: I will prepare a pre-filled complaint for you to file with the consumer forum. Can you provide me the details of your address along with the address of The New India Assurance Co?

User: My address is VPO Kundli, Sub Tehsil Rai, District Sonepat. The address of The New India Assurance Co is 1st floor, Vardhman Complex, Opp. Civil Hospital, Osram Chowk, Sonepat. It is represented by its Divisional Manager.

Consumer Grievance Assistance Chatbot: You can access the draft [complaint](https://docs.google.com/document/d/1PPMxI8mSdE3BSztNDk13wE3CR3PJE0WbOgMqlN3n8E0/edit?usp=drive_link) 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 theft and subsequent issues, we recommend a compensation amount of Rs. 10,00,000.
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 "The New India Assurance Co." 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 "The New India Assurance Co. repudiated my legitimate theft claim, causing mental agony and financial losses. The compensation sought is Rs. 10,00,000, covering the claim amount and associated hardships."
11. Fill in other details and upload the scanned copies of your filled 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.

If you encounter any issues during the process, feel free to ask for further assistance.

User: Thank you for the draft complaint. Do I need to do anything else before filing the complaint?

Consumer Grievance Assistance Chatbot: Before filing the complaint, it’s important to ensure that you have completed the following steps:

1. Check the required court fee for filing the complaint. The fee varies based on the claim amount and the forum level.
2. Ensure that you are within the limitation period for filing the complaint, which is generally two years from the date of the cause of action.
3. In addition to the complaint, you must also submit an affidavit and a document called the “Memorandum of Parties”.

User: Alright thank you. Can you provide me with a draft of the affidavit according to the details given by me?

Consumer Grievance Assistance Chatbot: Certainly, I can provide you with a draft for an [affidavit](https://docs.google.com/document/d/1IDCJ9g_LFFqn5QdurdhQqqZ4aMLFcyw4x-6RwZ_m1SY/edit?usp=drive_link) to accompany your complaint. You can access it here. Please ensure that all the information provided in the affidavit is true and correct to the best of your knowledge. Once completed, this affidavit needs to be notarized. It is advisable to have a legal professional review the affidavit before submission to ensure its accuracy and completeness.

User: Thank you! Can you also draft a memorandum of parties for the complaint?

Consumer Grievance Assistance Chatbot: Certainly, here is the [memorandum of parties](https://docs.google.com/document/d/1xpbXaZm4O8fiXNtvCmn4N-E_YJThS83t6ovBkRH10j8/edit?usp=drive_link) that you can use. Please ensure that you fill in the complaint number and any other relevant details before filing. This memorandum should be attached to your complaint when you submit it to the consumer forum. It’s also advisable to consult with a legal professional to ensure that all the necessary legal formalities are correctly followed.