Consumer Grievance Assistance Chatbot: Hi! I am your consumer grievance assistance tool. Kindly let me know how I can help you.

User: Hello, I'm Anand. I had a furniture shop in a rented premises at village Purkhas, Tehsil Gannaur, Distt. Sonipat. A fire incident occurred on 04.09.2019, resulting in the burning of stocks worth Rs.2.5 lakh. I had insured the stocks with Oriental Insurance under shopkeeper’s policy No.261403/48/2020/180 for Rs.2 lakh from 21.06.2019 to 20.06.2019.

Consumer Grievance Assistance Chatbot: I'm sorry to hear about the incident. What steps did you take after the fire, and how did you proceed with your insurance claim?

User: I lodged a DDR on 05.09.2019 and then filed a claim with Oriental Insurance. I fulfilled all the required formalities, but the insurance company has only paid Rs.37,500/- against the sum assured of Rs.2 lakh, which is much less than my actual losses.

Consumer Grievance Assistance Chatbot: Thank you for sharing that information. Can you elaborate on the reasons provided by Oriental Insurance for the partial settlement of your claim?

User: Oriental Insurance justified the payment based on a report from a CA/expert. However, I believe the settlement is wrongful and illegal.

Consumer Grievance Assistance Chatbot: I understand your concerns. To better assist you, could you specify the actions or remedies you are seeking in this complaint?

User: Certainly. I am filing this complaint to request Oriental Insurance Co. Ltd. to pay me the balance claim amount of Rs.1,62,500/- along with 18% interest, Rs.50,000/- for harassment, humiliation, and mental agony, and Rs.11,000/- as litigation expenses.

Consumer Grievance Assistance Chatbot: Would you like to pursue alternate dispute resolution mechanisms like mediation as provided for under CPA 2019?

User: Will that definitely get me my money?

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 don’t want to waste time. Tell me about legal action.

Consumer Grievance Assistance Chatbot: Thank you for providing those details. I will now prepare a legal notice based on this information. Once ready, I'll share it with you for your review. Is that acceptable to you?

User: Yes, that's acceptable.

Consumer Grievance Assistance Chatbot: Hello Anand! I've prepared a legal notice based on the information you provided. You can review and download the legal [notice](https://docs.google.com/document/d/1w6sSUwsBEQXUbgkKwS09lqGeTLE-3cNT6TZdo8UuFHI/edit) here. Please print, sign, and send it to Oriental Insurance Co. Ltd.

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 Oriental Insurance, such as emails, messages, or records of the claim process?

User: Yes, I have emails and messages related to our communication, as well as documents submitted during the claim process.

Consumer Grievance Assistance Chatbot: Excellent. I will prepare a pre-filled [complaint](https://docs.google.com/document/d/1zsVoJiBM5PV90F-J4LAHLAPNfFKu6pdrOfS6qKE5Ed8/edit) for you to file with the consumer forum. You can access it here. Please fill in the necessary details and 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 partial claim settlement, we recommend the total claimed amount of Rs.1,62,500.
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 "Oriental Insurance Co. Ltd." 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 "Oriental Insurance Co. Ltd. wrongly and illegally settled my claim, causing financial losses and mental agony. The compensation sought is Rs.1,62,500, covering the balance 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.

User: Got it, thank you!

You also need to submit an affidavit and a memo of parties. Shall I generate the same?

User: Yes.

Consumer Grievance Assistance Chatbot: Sure. You can find the [affidavit](https://docs.google.com/document/d/1QprgX-D6e0A7pUK02M9E3mx6whkVaBOlyWuVCezeZ2I/edit) here and the [Memorandum of Parties](https://docs.google.com/document/d/1qkVLFfKnvLjo9_EllnAfygpBCb_MWubU7sJxGiJHLbw/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 it.

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.