Consumer: The insurance company refuses to compensate me.

Consumer Grievance Assistance Chatbot: Hi. 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?

Consumer: I have car insurance with United India Insurance with the policy number 0.1120023119P110516544. They are not settling my claim for my stolen car.

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.

Consumer: The policy was from 07.11.2019 to 06.11.2020. I have attached the registration and insurance policy.

Consumer Grievance Assistance Chatbot: When did the incident leading to the insurance claim occur, and when did you submit the claim to the insurance company?

Consumer: The car was stolen on 31.12.2019. FIR 10.279/2019 was registered with PS City, Bahadurgarh. I informed them immediately. The claim was lodged and all the required formalities were completed by me but they have repudiated the claim on 22.09.2010.

Consumer Grievance Assistance Chatbot: Can you describe the damages to your car and any other relevant details about the incident?

Consumer: My driver Karambir had parked the car and gone to eat. Then, the car was stolen so I registered the FIR. The police could not trace the car. I have the police report which was accepted by the magistrate. It was insured for a sum of 27,99,800.

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?

Consumer: I have a police report and a rejection letter from them. They say I was using the vehicle for commercial purposes

Consumer Grievance Assistance Chatbot: If you were indeed using the vehicle for commercial purposes, then you will not fit the definition of a consumer and will be unable to claim compensation.

Consumer: I will keep it in mind

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?

Consumer: The insurance was for 27,99,800 and they have harassed me a lot. So I think 30 lacs with interest is reasonable

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

Consumer: 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.

Consumer: Should I go for mediation?

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

Consumer: 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.

Consumer: 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. <https://haryanafood.gov.in/consumer-helpline/> is the site where you can find the toll-free numbers.

Consumer: 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 United India 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?

Consumer: 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 United India Insurance.

Consumer: My name is Satish Kumar son of Jagdish, resident of 2501, Sector 9A, Bahadurgarh, Jhajjar, Haryana. The insurance company is United India Insurance Co. Ltd., BO Sonepat 1st Floor, Plot No.78, above Union Bank of India, Delhi Road, Sonepat.

Consumer Grievance Assistance Chatbot: Thank you. I shall mention a total relief of 30 lakhs along with interest to be paid to you within a period of 15 days?

Consumer: Yes. What do I do next?

Consumer Grievance Assistance Chatbot: Do you want to send 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 United India Insurance if they want to send a reply. What would you prefer?

Consumer: I will send it personally.

Consumer Grievance Assistance Chatbot: Thank you. Here is your [notice](https://docs.google.com/document/d/1Evnn89-Myv6xPTaCorZMjE_SAVy_SEPj/edit). 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?

Consumer: Yes.

Consumer Grievance Assistance Chatbot: First, I would have to determine which consumer forum has the jurisdiction, i.e., the authority to hear your case. The court can be identified on the basis of the location where either United India Insurance or any of its branches are situated, or where you are residing or working. Since you and United India Insurance are situated in Sonepat, you can file it at Sonepat? Is that acceptable

Consumer: Yes

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 theft, attempt to solve the problem, official communication from United India Insurance here.

Consumer: Alright.

Consumer Grievance Assistance Chatbot: Thank you. Here is your [Complaint](https://docs.google.com/document/d/1KD5mslDkOGn27XSzdlm3kg5j-4yxHAJk/edit). 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?

Consumer: Here is your [Affidavit](https://docs.google.com/document/d/1RowxzaiXJni5MnnuiwLiSiXWJRMWIJ4Iz4WtnW4QfRk/edit) and [MoP](https://docs.google.com/document/d/13wb_KvblMF4nBATl6aamfVMhlJhyoUS7SaeLeLX5oug/edit). 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 notarised, 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?

Consumer: Yes, it will be great if you can give me a step-by-step guide on how I can file this.

The 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?

Consumer: Yes, please give me a step-by-step guide.

The 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 “United India 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 car insurance with United India Insurance. After the car was stolen the insurance company refused the claim despite providing documents. The consumer seeks compensation of 30 lacs with interest for the 27.99 lacs insurance amount.”

1. 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.
2. In the next section, verify the details of your complaint and submit your complaint.
3. On the “Pending Complaints” page, you will be required to pay the necessary fees.

Consumer: Got it. Thank you very much!

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