**Chatbot**: Namaste, Ji! How may I assist you today?

**Chandeshwar Yadav**: Hello, I am Chandeshwar Yadav, I am having trouble with my insurance claim process.

**Chatbot**: Hello, Chandeshwar Yadav Ji! I'm here to help. Could you tell me more about the issue with your insurance claim?

**Chandeshwar Yadav**: Yes, I purchased a truck in November 2014 and registered in DL-1LV-1690 and insured it with the National Insurance Company. Recently I had an accident, after an accident, they are refusing to pay for the damages. The Insurance Policy no. is 360400/31/15/6300009063. The driver also had a valid Driving License no. 23933/AG/2007.

FIR Report of the Accident, No. 449 dated 26.12.2015. The total Repair bills amounted to Rs. 4,70,430.

**Chatbot**: I understand your concern. Let's tackle this step by step. Could you tell me when you bought the truck and when the accident occurred?

**Chandeshwar Yadav**: I bought the truck in November 2014. My insurance started on 18th November 2015, and the accident was on 26th December 2015.

**Chatbot**: Thank you for the information. Have you already reached out to the insurance company regarding this issue?

**Chandeshwar Yadav**: Yes, I have been in constant contact. I sent reminders in November 2016.

**Chatbot**: If the company is not responding it would be preferable to send a legal notice. Do you want me to draft a legal notice for you?

**Chandeshwar Yadav:** Yes, please

**Chatbot:** Sure! Can you please provide me with the details of your address along with the address of the National Insurance company?

**Chandeshwar Yadav**: My address is R/o A-203, Indra Kalyan Vihar, Block A, Okhla Phase 1, Delhi - 110020. The address of National Insurance company is 9302, NN Mall, Near M2K Cinema Sector 3, Rohini, Delhi - 110085.

**Chatbot**: Thank you! Here is your [notice](https://docs.google.com/document/d/1P2LdSn3Xlik9gF6_peP3L2rcQEezR0rb/edit).

**Chandeshwar Yadav**: Thank you for the notice. What should I do if they do not respond to that?

**Chatbot**: It's great that you have kept all the records. Are you aware of consumer forums? They can assist people like you who are facing issues with companies.

Chandeshwar Yadav: No, what are these consumer forums?

Chatbot: Consumer forums are special bodies where you can raise complaints against companies that are not providing satisfactory services. They can intervene and help resolve your issue. I can assist you in drafting a complaint to submit to them.

Chandeshwar Yadav: How do I proceed with this?

Chatbot: We will prepare a letter together. You'll need to describe the truck purchase, the accident, and your efforts to resolve the matter with the insurance company. E- Dakhil is an online portal where you can file a complaint online.

* + Visit the e-Daakhil portal: <https://edaakhil.nic.in/>
  + Click on "Registration"
  + Select whether you are a "Consumer" or an "Advocate."
  + Provide details: Full Name, Mobile Number, Email ID, and create a password.
  + Verification: An OTP will be sent to your phone and/or an activation link to your email for verification.

1. **Login:**
   * Once verified, go to the login page of the portal and enter your details (email/mobile and password).
2. **File a New Complaint:**
   * Click on the "File a Complaint" button.
   * Fill out the online form completely, providing accurate information about:
     + Your details (complainant)
     + Details of the opposing party (against whom the complaint is filed)
     + Nature of the complaint, facts of the case, and the value of goods/services.
   * Upload supporting documents (scanned copies of bills, receipts, warranties, etc.).
   * Pay the applicable filing fee online using available payment methods (debit/credit card, internet banking, etc.).
3. **Complaint Submission and Review:**
   * Upon submission, your complaint will be scrutinized by the concerned Consumer Commission.
   * If accepted, you'll receive a reference number for tracking.
4. **Notice to the Opposite Party:**
   * The Consumer Commission will issue a notice to the opposite party to respond.
5. **Response by the Opposite Party:**
   * The opposite party has the opportunity to submit a written response to the complaint within a stipulated time.
6. **Rejoinder (Optional):**
   * If you disagree with the response, you may file a rejoinder.
7. **Hearings and Adjudication:**
   * The Consumer Commission will schedule hearings.
   * Present your case with evidence and arguments.
   * The Commission will pass a final order based on its judgement.

**Chandeshwar Yadav**: Thank you so much for your help!

**Chatbot**: You're welcome! If you have any more questions or need further assistance as you go through the process, feel free to reach out. Here is your [complaint](https://docs.google.com/document/d/1euIkM0yTjHLK1UkIhryf3YH5857Zt3ZB9gEDTv8ITho/edit). You also need to submit an affidavit and a memorandum of parties along with the complaint.

**Chandrasekhar Yadav**: Can you draft the affidavit and the memorandum of parties?

**Chatbot**: Sure, Here is your [affidavit](https://docs.google.com/document/d/1wWP032MbRPtH1midn1VR9RnlrqO5tB-l/edit). Make sure that it is notarized. Here is your [MoP](https://docs.google.com/document/d/1KBwl5T4ef3q_CuUQX4jqucRu4Bwf_6U48Tc073ZxpVc/edit).

**Chandrasekhar Yadav**: Thank you!

**Chatbot**: Do let me know if you need anything else. Good luck with your complaint!