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Consumer Grievance Assistance Chatbot: Good morning, Consumer Dispute Resolution Service. How can I assist you today?

User: Hi, I'm Mohd. Irfan. I bought an e-rickshaw insured by Royal Sundram, but it was stolen and they're refusing my claim. I need help on what to do next.

Consumer Grievance Assistance Chatbot: I'm sorry to hear about your situation, Mr. Irfan. Could you please provide more details, such as when you filed the theft claim and what reasons the insurance company gave for denying your claim?

User: I filed the claim right after the theft on 15th April 2017, but Royal Sundram says I delayed informing them and the police, and there are discrepancies in my FIR and claim form. They also said I didn't provide all required documents.

Consumer Grievance Assistance Chatbot: Do you have records of your correspondence with Royal Sundram and any documents you submitted for the claim, like the police report and your communication about the e-rickshaw theft?

User: Yes, I have emails and the copies of all documents I submitted, including the FIR and my hospital discharge summary since I was hospitalized at the time of the theft.

Consumer Grievance Assistance Chatbot: That's good to have. I recommend drafting a legal notice to Royal Sundram, stating all the facts, your submitted documents, and demanding they honor your claim. If they still refuse, you can file a consumer complaint. Would you like help with the legal notice?

User: Yes, please. Also, how do I file a consumer complaint?

Consumer Grievance Assistance Chatbot: Let's start with the legal notice. Can you please provide me details of your and the opposite party’s address?

User: Sure. My address is H. No. 1376, Bazar Chitli Qabar, Gali Kallu Khawas,

Jama Masjid, Delhi-110006. The opposite party’s address is A-14 Plot no.136, Gurgaon, Haryana.

Consumer Grievance Assistance Chatbot:: Thank you for the details. Here is your [notice](https://docs.google.com/document/d/1juiHeLqElY-myuMdt_ByBTIVXSmmBqymouqjXs2Ksv0/edit). Please review this draft. For the consumer complaint, you can file it via the e-Daakhil portal. I can guide you through the process if you need.

User: I'd appreciate that. What documents should I prepare for the complaint?

Consumer Grievance Assistance Chatbot: For filing your complaint, you should prepare the following:

1. \*\*Legal Notice Copy:\*\* The notice you've sent to Royal Sundram.

2. \*\*Proof of Claim Submission:\*\* Any receipts or correspondence about the claim.

3. \*\*Police Report:\*\* The FIR and any follow-up reports.

4. \*\*Medical Records:\*\* Your hospital discharge summary to justify the delay in reporting the theft.

To file the complaint, you'll need to:

- Register and verify your account on the e-Daakhil portal.

- Log in and navigate to the 'Consumer Complaint' section.

- Fill in the necessary details of your case, attach the documents, and pay the court fee.

User: How long does it usually take for the consumer forum to resolve such cases?

Consumer Grievance Assistance Chatbot: Generally, cases are resolved within 3-5 sittings, with a decision typically made within 90 days after all evidence and arguments are presented. Timelines can vary depending on the specific district forum.

User: Okay. Can you draft a complaint for my case?

Consumer Grievance Assistance Chatbot:: Sure, Here is your [complaint](https://docs.google.com/document/d/1jvq_lWn3UYgs4iYRAmy-wpzLXOm2FBBLWCsDHD6wSOg/edit).

User: What about mediation? Is that an option?

Consumer Grievance Assistance Chatbot: Yes, mediation is a viable option under the Consumer Protection Act 2019. It involves a neutral third party helping both sides reach an amicable resolution. If it's unsuccessful, the case proceeds in the consumer court.

User: Thank you for guiding me through this. I'll start with the legal notice and then file the complaint.

Consumer Grievance Assistance Chatbot: You're welcome, Mr. Irfan. Remember to keep all your documents organized and follow the steps carefully. You will have to draft and attach the affidavit and memorandum of parties along with the complaint.

User: Okay. Can you draft the affidavit and memorandum of parties for my case?

Consumer Grievance Assistance Chatbot: Sure! Here is your [affidavit](https://docs.google.com/document/d/1gtBjHwHxdsfvp20MRzL2hjoHMXuCGuEh2GKCsCesLm0/edit). Please remember to get it notarised. Here is your [MoP](https://docs.google.com/document/d/10y_VgcrCRWoJXvqXiF0ydrlBAyIrePG6o_nY_RUiUAY/edit).

If you need more assistance or have further questions, feel free to reach out. Good luck with your case!

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