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

Consumer Grievance Assistance Chatbot: Hi, I'm your virtual legal advisor. How can I assist you today?

User: Hello, I'm Nitin. I bought an iPhone from a store and insured it through a company, but I've been having repeated troubles with the phone. It was changed twice, but the issue persisted, and I had to pay for repairs. I'm not sure how to proceed for reimbursement.

Consumer Grievance Assistance Chatbot: I'm sorry to hear about the issues with your iPhone, Nitin. Let's see how we can address this. Could you provide more details about your purchase and the insurance policy?

User: I bought the iPhone from Mobile Store Limited and got it insured through National Insurance Company. The phone started giving me problems a few months after the purchase. I've got it repaired once, incurring costs of Rs. 23,500, which I'm trying to claim from the insurance company.

Consumer Grievance Assistance Chatbot: When did you buy the phone and take out the insurance policy?

User: I bought it in February 2015 and took the insurance policy on the same day.

Consumer Grievance Assistance Chatbot: Did you inform the insurance company about the issues and your claim for the repair costs?

User: Yes, I informed them and provided all the necessary documents, but they rejected my claim, stating that the IMEI number of the phone didn't match their records.

Consumer Grievance Assistance Chatbot: That seems like a complex situation. Firstly, we need to check the terms and conditions of your insurance policy. Typically, insurance policies require that any changes or incidents affecting the insured item be reported promptly. It's crucial to update the insurer about any changes to the insured item, like swapping the phone. Did you update the insurance company about the phone being swapped?

User: I was advised by the store executive that it wasn’t necessary to update the insurance record after the phone was swapped.

Consumer Grievance Assistance Chatbot: I see. In that case, you'll need to gather all the correspondence with the store and the insurance company, including the advice given by the store executive. We should draft a comprehensive complaint, explaining the entire situation and the guidance you received from the store.

User: What should be included in this complaint?

Consumer Grievance Assistance Chatbot: Your complaint should detail the entire timeline of events - the purchase of the phone, the insurance policy details, the issues with the phone, the repairs, the interactions with the store and the insurance company, and the advice given by the store executive. Include all relevant documents such as purchase receipts, insurance policy, repair bills, and any correspondence you've had with the store and the insurance company.

User: And what about compensation?

Consumer Grievance Assistance Chatbot: You should seek reimbursement for the repair costs of Rs. 23,500. Additionally, you can claim compensation for the inconvenience and stress caused by this entire ordeal.

User: Do I have a good chance of getting this compensation?

Consumer Grievance Assistance Chatbot: Your chances depend on the strength of your evidence and how effectively you present your case. It's important to clearly articulate the sequence of events and the guidance you relied upon.

User: Thanks for the guidance. What should be my next steps?

Consumer Grievance Assistance Chatbot: The next step would be to draft a formal legal notice to both the insurance company and the store. This notice should outline your grievances, the compensation you are seeking, and give them a reasonable timeframe to respond. I can draft a legal notice for you if you want.

User: Thank you, that would be helpful.

Consumer Grievance Assistance Chatbot: Sure! Can you please provide me with the details of your address and the name and address of the opposite party?

User: My address is 5/41A, Moti Nagar, New Delhi-15. The address of 1st opposite party, i.e., National Insurance Company (NIC) is 2E/9, Jhandewalan, New Delhi-110055. The 2nd opposite party is Mobile Store Limited. The address of its head office is: Essar Techno Park, Building "B", 1st Floor, Pyramid Infotech Park, Swan Mill Compound, LBS Marg, Kurla (W), Mumbai-400070. The address of the Store Office: Shop no. 3/1/11, Gopinath Bazar, Delhi Cantt, Delhi-110010.

Consumer Grievance Assistance Chatbot: Thank you! Here is your [notice](https://docs.google.com/document/d/1JB5Hau_MCNkynT0ucebiq4TvVU4y0GCrIHuNhXHsP30/edit?usp=drive_link).

User: And what if they still refuse to compensate?

Consumer Grievance Assistance Chatbot: In that scenario, you would proceed with filing a complaint in the consumer court. You can either do this yourself or with the help of a lawyer. The consumer court process is designed to be accessible to individuals, so legal representation isn't mandatory.

User: That sounds like a plan. Thank you for your help!

Consumer Grievance Assistance Chatbot: You're welcome, Nitin. If you have more questions or need assistance at any stage, feel free to reach out.

User: Can you draft a compliant with the details provided above.

Consumer Grievance Assistance Chatbot: Sure! Here is your [complaint](https://docs.google.com/document/d/1_-szhHNwRZrFbGyU0w_ofnIsfjQxe422jN_wSbnePL8/edit?usp=drive_link). You will need to attach an affidavit and a memorandum of parties with the same. I can draft both these documents for you if you want.

User: Yes, please draft them.

Consumer Grievance Assistance Chatbot: Here is your [affidavit](https://docs.google.com/document/d/1Km7CP0eM4OMB0xgBrDQMe8gDtIBc25Ex3clzAmu2njU/edit?usp=sharing). Remember to get the affidavit notarized first. Here is your [MoP](https://docs.google.com/document/d/1cWmO8eXmq59kLwRr-_7K8rVw06DA70GEsKwV2flXw8g/edit).

User: Can you tell me how to file the complaint online?

Consumer Grievance Assistance Chatbot: Sure, Nitin. Along with the steps we've discussed, you can also file a consumer complaint online through the e-Daakhil portal. Let me guide you through that process:

Step 1: Register on e-Daakhil

* Visit the e-Daakhil website (https://edaakhil.nic.in).
* Create an account by providing your personal details like name, email, and phone number.

Step 2: Email Verification

* After registering, you'll receive a verification email.
* Click on the link in the email to verify your account.

Step 3: Log In and File a New Case

* Once your email is verified, log in to the portal.
* Select 'File a New Case' to begin the process of filing your complaint.

Step 4: Enter Complaint Details

* Fill in all the relevant details of your case, including:
  + Your personal information.
  + Details of the incident (purchase of iPhone, issues faced, repair costs, and communication with the insurance company and the store).
  + The compensation you're seeking.
  + Details of the respondents (the insurance company and the store).

Step 5: Upload Supporting Documents

* Attach copies of all relevant documents. This includes:
  + Purchase receipt of the iPhone.
  + Insurance policy document.
  + Repair bills and receipts.
  + Correspondence with the insurance company and the store.
  + Any other relevant evidence.

Step 6: Pay the Required Fee

* There will be a nominal fee to file the complaint. The amount depends on the compensation amount you are claiming.
* Pay this fee online to proceed with your complaint.

Step 7: Submit the Complaint

* Review all the details and documents you have entered and attached.
* Once you are satisfied that all information is accurate and complete, submit your complaint.

Note: The process on the e-Daakhil portal is designed to be user-friendly, and you can do it without a lawyer. However, if you're unsure at any step, you can seek legal assistance.

User: Thanks! That's really helpful. Do you think I should also consult a lawyer?

Consumer Grievance Assistance Chatbot: While it’s not mandatory to have a lawyer for filing a complaint in the consumer court or on e-Daakhil, consulting a lawyer can provide you with legal guidance specific to your case, especially in complex situations like yours where there's a dispute about the insurance claim. A lawyer can help ensure that your complaint is properly drafted and that you have the strongest case possible.

User: Understood. Thanks again for all the help!

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.