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

User: I want to file a consumer complaint against my insurance company that denied my mediclaim.

Consumer Grievance Assistance Chatbot: I'm sorry to hear that you're dealing with this issue. To make sure I can assist you effectively, could you please tell me more about your policy and the issue with the claim?

User: Sure. I had a mediclaim policy with National Insurance, and they've rejected my reimbursement claim for hospital expenses.

Consumer Grievance Assistance Chatbot: Understood. Before we proceed, may I have the policy number and the amount you are claiming?

User: It's 240800501510000197 and the claim amount is Rs. 15,666.

Consumer Grievance Assistance Chatbot: Do you recall the period during which your policy was valid?

User: It was valid from 01/12/2019 to 30/11/2020.

Consumer Grievance Assistance Chatbot: Great, thanks for providing that information. Did you try to solve this issue directly with National Insurance Co. Ltd.?

User: Yes, I did, but they repudiated my claim citing an exclusion clause.

Consumer Grievance Assistance Chatbot: That must be frustrating. Did you know you could take this matter up with the insurance ombudsman before filing a legal complaint?

User: No, I do not know what that is.

Consumer Grievance Assistance Chatbot: An ombudsman is an official appointed to investigate individuals' complaints against a company or organisation, especially a public authority. For insurance claims, you can reach out to the nearest ombudsman under the Council for Insurance Ombudsman. The contact details are available [here](https://www.cioins.co.in/Ombudsman).

User: I see, but I think I want to proceed with the consumer complaint.

Consumer Grievance Assistance Chatbot: Alright, you have the right to do so. Have you considered mediation? It's a process where a neutral third party helps resolve disputes, and it can often lead to quicker, more amicable outcomes without going to court.

User: I'd rather go straight to the consumer forum with this.

Consumer Grievance Assistance Chatbot: No problem, it's your decision to make. When did you first file the claim with the insurance company?

User: I submitted the claim documents right after my hospitalisation at satara hospital, so around July 2020.

Consumer Grievance Assistance Chatbot: And when did the insurance company officially reject your claim?

User: They repudiated it on the 28th of October, 2020.

Consumer Grievance Assistance Chatbot: Thank you for sharing that timeline. One last question, what's the sum assured under your mediclaim policy?

User: It was Rs. 50,000, with an added cumulative bonus.

Consumer Grievance Assistance Chatbot: That information is very helpful. Based on what you've told me, including the sum assured, the District Consumer Disputes Redressal Commission would indeed be the correct place to file your complaint, as it falls within their pecuniary jurisdiction. I can help you draft your complaint. May I know the specifics of the relief you are seeking?

User: Aside from the claim amount, I want 10% interest per annum from the date of repudiation and compensation for mental agony.

Consumer Grievance Assistance Chatbot: Alright, I'll include that in your draft. Since you've had some back and forth with the insurance company, I would recommend sending them a formal notice first. It provides a last chance for the company to settle your claim before you take legal action, and it also shows the Consumer Forum your intent to resolve this amicably.

User: Okay, provide me with the template for the legal notice.

Consumer Grievance Assistance Chatbot: Sure thing. Here is your [notice](https://docs.google.com/document/d/1bX4q3X4blk3tkLXIW_No2rq_ATyqijVuV9IakJ-z7is/edit). Once you've sent this, and if there is no response, you can proceed with filing the consumer complaint.

User: This looks good. Thank you for your help.

Consumer Grievance Assistance Chatbot: You're welcome! Before we proceed, can I have your full name, Age, contact details and current address for the records?

User: My name is Mrs. Shobha R. Gharge, and my address is B/106, Riddhi Siddhi CHS, Highway Louis Wadi, Thane – 400 604. Age - 48. My email and number are - Email: shobhagharge@email.com, Mobile No. 9876543210

Consumer Grievance Assistance Chatbot: Thank you, Mrs. Gharge. May I also have the name and address of the representative from the insurance company, if you have it?

User: Yes, the claim was handled by National Insurance Co. Ltd., Mumbai Division XVIII, located at 1st Floor, Jai Motor Compound, Opp. Cadbury Highway, First Pokhran Road, Thane 400 601.

Consumer Grievance Assistance Chatbot: Perfect, I've noted that down as well. One more thing we can explore before drafting your consumer complaint is the possibility of contacting the State Consumer Helpline. They offer advice and support to consumers facing issues. Would you like to try this option too?

User: I appreciate the suggestion, but I am determined to go ahead with the complaint at the Consumer Forum. I have already obtained a clarification letter dated 20/11/2020 from the treating doctor regarding mistakes in the claim documents and submitted the same to the opposite party.

Consumer Grievance Assistance Chatbot: I understand. Since you are aware of all your options, let's continue with drafting your complaint. Once the notice and the complaint have been prepared, you will also need to have them notarized and submit them to the Thane District Consumer Disputes Redressal Commission under Section 35 of the Consumer Protection Act 2019.

User: I am planning to have an advocate who will be representing me, Advocate Rashmi Manne.

Consumer Grievance Assistance Chatbot: Good, it's important to have professional legal support. With your permission, I will prepare the draft of the consumer complaint with the details you have provided, including the relief you're seeking. Additionally, you're seeking any other relief deemed appropriate by the Hon'ble Commission. Once you review the draft and give us the go-ahead, your advocate can further refine it before submission. Here is your [complaint](https://docs.google.com/document/d/1fDnknD-xJuiyl7SJxccsdzqfstwwxoHb3SXcPOAzCK4/edit).

User: Great, let me review the draft.

Consumer Grievance Assistance Chatbot: Take your time. If the draft is to your satisfaction and no further changes are needed, the next steps would be notarization and submission. I'm here to guide you through the e-Daakhil online submission process whenever you're ready.

User: After I finalize the draft, how do I submit it?

Consumer Grievance Assistance Chatbot: You will submit the complaint electronically via the e-Daakhil portal. Here’s how you can do it:

1. Go to the e-Daakhil portal website.
2. Register by creating a new user account with your details.
3. Verify your account using the OTP sent to your mobile and email.
4. Log in and select 'File a New Case.'
5. Accept the terms and conditions.
6. Fill out the case details, including your information and the opponent's.
7. Upload the necessary documents, such as the draft complaint, notarized affidavit, medical bills, policy documents, correspondence with the insurance company, and proof of claim rejection.
8. Pay the prescribed fee online.
9. Submit the case, and you will receive an acknowledgment with a unique case number.

User: What about the notarization of documents?

Consumer Grievance Assistance Chatbot: Notarization can typically be done by visiting a notary public in person. Ensure you have all the originals and copies of the documents with you. The notary will verify and stamp them. Some notaries might require an appointment, so it's best to call ahead and confirm. You also need to submit an affidavit and a memo of parties. Do you want me to generate that now?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Okay, Here is your [MoP](https://docs.google.com/document/d/1RQaac7LTaY_agkur7BwxZCOQANYkYRKWdLn4heyA6xs/edit) and [affidavit](https://docs.google.com/document/d/1tDF1Y2_vjsrCVtdkYKSeOzCCWMT6F2-mCRF-roUrx4I/edit). 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 all for now. Thanks.

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.