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

User: Hello Chatbot. I had purchased a car insurance policy for my newly bought Hyundai i20. Unfortunately, my car met with an accident in March 2022 and despite my best efforts, the insurance company has failed to settle my claim so far. This is causing me a lot of misery without my car.

Chatbot: I would be happy to listen to the full details and then assist you in the claims settlement process as well as exploring consumer court options if required. Could you confirm your name, age and address please?

User: Sure. My name is M. Hareesh, 33 years old, residing at No.2/332, Mela Street, Manalur, Thiruppuvanam Taluk, Madurai - 630611.

Chatbot: Thanks for providing your details Mr. Hareesh. You mentioned that you had purchased car insurance. When exactly did you buy this policy and which company is it from?

User: I purchased the policy from Shriram General Insurance Company Limited, through their Madurai branch office. The policy details are:

Policy Number: 421032/31/22/000726

Period: 22nd Dec 2021 to 21st Dec 2022

Chatbot: Could you now please provide details of your car like make, registration number along with the date and location when it met with the accident?

User: Sure, I had purchased a new Hyundai i20 car on 09.12.2020, registration number TN 64 V 8209. This car met with an accident on 07.03.2022 near Ochari village on Bangalore - Chennai highway.

Chatbot: Did you promptly intimate the insurance company? What was their initial response?

User: Yes, I immediately informed them on the day itself. They advised me to tow the car to the nearest workshop. Their surveyor inspected it within a week but 4 months have passed still my claim is not settled.

Chatbot: Could you explain what issues you have faced and losses incurred due to this delay? How is it impacting your life?

User: It is severely affecting my finances and mental peace. Without the car, I'm forced to spend a lot more on public transport affecting household conditions too. The frequent visits and anxiety following up with the garage and insurance firm is causing a lot of stress.

Chatbot: Let me ask few more questions:

1. What is the estimated repair cost for damages?
2. What expenses have you incurred already out of pocket?
3. Did you send any written demand notice to the company before deciding to approach the consumer forum?

User: Here are the answers:

1. Total repair cost estimate is approx Rs 2.75 Lakhs as per garage survey.
2. I have incurred approx Rs. 15,000 so far on towing, conveyance etc.
3. Yes, after waiting for 3 months, I sent them final notice on 22nd June 2022 but no response yet.

Please advise next steps to file a consumer case against them. I have most of the records available already.

Chatbot: I would like to send the legal notice to the opposite party. If it doesn’t help you settle the matter then you can approach the consumer court.

User: Draft a notice for me, also do I have any other recourse available for me to seek the consumer redressal.

Chatbot: Kindly share the address of the opposite party to whom you want to send the notice.

User: The address of the opposite party is Branch Manager M/s. Shriram General Insurance Company Limited, No.30, Near ICICI Bank, Hak Road, Chinna Cokikulam, Madurai – 625002 and there is another address that can also be mentioned as Branch Manager M/s. Shriram General Insurance Company Limited, Sengunthapuram Main, Karur – 639002.

Chatbot: Thank you for sharing the details. Here is your [notice](https://docs.google.com/document/d/1Rld4CKcJva48ZeLSIRQjGvFzwg0pruNjn3f4vMEXB68/edit). Remember to put your signature before you send it in hard copy and put e-signature in case you are sending the soft copy. In case you get any problem in the above process or have any doubt, I would suggest you contact the state consumer helpline at 044-28592828 Call centre Assistants are available between 9-30 AM to 6-00 PM on all working days of Government of Tamil Nadu or you can call the National Consumer Helpline at 1800-11-4000 for information, advice, or guidance on complaints. You can also call 14404 or send a message to 8130009809. You can also register a complaint through the NCH app. Is there anything else you need?

User: I am not sure if the opposite party would repair my car or give me compensation. I think I should approach the consumer forum for redressal if I don’t get a response to the legal notice.

Chatbot: In that case may I help you draft a consumer complaint that you may file in the proper jurisdiction of the court where your present case falls.

User: Yes, kindly draft a consumer complaint for me.

Chatbot: Sure, for this I will need some more information, can you please share the details as to what evidence you have that can be used in the court. This will help me to draft the complaint in a more comprehensive manner.

User: I have a car purchase bill, insurance policy document, recovery service receipt, damaged car photo, rejection letter sent by the opposite party and also have some other documents.

Chatbot: What remedy would you like to seek from the court against the other party.

User: I would like to have my car repaired and compensation for the inconvenience caused to me in travel due to the mistake of the other party.

Chatbot: Sure, thank you for the clarification Mr. Hareesh. I will mention this in the complaint. The jurisdiction of the present case falls in Madurai and Karur. Which place do you prefer to file the complaint?

User: I would like to file the complaint in Madurai.

Chatbot:I am sharing a draft copy for your review. Please feel free to reach anytime if any other assistance is needed from my end.

On the basis of the information that you have given me, here is your [complaint](https://docs.google.com/document/d/1v2b7UKag9EgtyzHUvW31VUgU77pR3SDQHmQv99Tj9Zs/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?

User- Yes, it will be great if you can do that as well.

Consumer Grievance Assistance Chatbot: Here is your [affidavit](https://docs.google.com/document/d/1bmGgLTH931C2upwpO7xjRkUF83AGwcL8QTSTjaZdBN4/edit) and [MoP](https://docs.google.com/document/d/1IdBqQ-uJ0fauCwjR00y0Dy2LJNbEf5vY2liazd-N8aw/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, 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.

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 Tamil Nadu as the State and Madurai 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 the name of the parties. 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 complaint pertains to the Opposite Parties, Shriram General Insurance Company Limited, failing to expedite the settlement of the complainant's comprehensive insurance claim following a severe accident involving his Hyundai i20 car on 07.03.2022. Despite the complainant's timely intimation, cooperation, and incurred expenses, the Opposite Parties have neglected the claim for four months, causing significant hardship. The complainant seeks the Hon'ble Commission's intervention to prompt the release of the insurance claim, repair the damaged car, and receive suitable compensation for the ensuing mental agony and distress.

”

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.

Please note that under the Consumer Protection Act 2019, the Consumer Court can request the parties to go for mediation. However, both parties must agree for the matter to be sent for mediation. However, if the parties do not arrive at an amicable settlement, the matter is sent back to the court.

User: Got it. I will not agree for mediation.

Consumer Grievance Assistance Chatbot: In that case, the consumer court in Madurai has to proceed with the case.

User: Got it. Thank you very much!

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