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

User: The insurance company has repudiated my claim even though I have a valid insurance policy.

Consumer Grievance Assistance Chatbot: Give me more details, I will try to be of as much help as possible. Can you please tell me more about the incident?

User: I have insured my Eicher Maxi Cab with the opposite party under policy No.1708033120P110862684 for the period from 25.12.2020 to 24.12.2021. The insured value for the vehicle was Rs.12,00,000/- . On 26.02.2021 at 2.30 P.M when I was traveling from Salem to Coimbatore NH47 bypass Road to go to Bannari Amman temple, the said vehicle met with an accident near Kuppanur Bye pass,Sathiyam College.

Consumer Grievance Assistance Chatbot: As you have met with an accident, was an FIR filed in the case?

User: Yes, the FIR was filed in this case on 26.02.2021 at 8.00 pm and the MVI Grade I of Sankari RTO inspected the vehicle on 01.03.2021 and issued his report stating that the accident has not happened due to any mechanical defect of the vehicle.

Consumer Grievance Assistance Chatbot: On what date did you file for the claim, with what company and what is the address of the company.

User: My vehicle is insured with United India Insurance Co. Ltd., and the address of the company is Branch Office: III, Sri Kamatchi Complex, Opp. to Govt. Arts College, Cherry Road, Salem-636 007. I informed the other party about the accident immediately and also submitted a claim form on 05.03.2021.

Consumer Grievance Assistance Chatbot: Did the opposite party send the spot surveyor and the survey of the damaged vehicle?

User:Yes, based on that request the opposite party engaged a spot surveyor and made a survey of the damaged vehicle in Jailaxmi Auto Works & Agencies Pvt Ltd, Karur, the authorized Eicher Service center.

Consumer Grievance Assistance Chatbot: Did you repair the vehicle?

User: Yes, I got my vehicle repaired at Jailaxmi Auto Works & Agencies Pvt Ltd and they issued invoice bills for a sum of Rs.80,435.13/- dated 06.05.21 After this as the whole body was damaged. I took it to SKMC Industries (P) Ltd,) Karur and bought the body of the vehicle for a sum of Rs 1,70,000/- on 07.05.21. All the originals were submitted with the opposite party and claimed a total sum of Rs.3,70,435.13/ being spent by the complainant for repairing his vehicle.

Consumer Grievance Assistance Chatbot: Your case seems genuine. Can you give the reason as to why the insurance was repudiated.

User: The insurance company said that my vehicle was modified and it carried more people than allowed by the company.

Consumer Grievance Assistance Chatbot: : I see. It's crucial to address this claim of vehicle modification. Do you have any documentation or evidence that refutes this allegation?

User: Absolutely. The MVI report explicitly states that the accident was not caused by any modification to the vehicle. Furthermore, the police charge sheet and final report make no mention of modification-related charges. Additionally, the repairs were conducted at an authorized Eicher Service center, and the surveyor inspected the vehicle post-repair.

Consumer Grievance Assistance Chatbot: That's valuable information, User. It appears we have strong evidence to dispute the claim of modification. Now, do you have copies of the FIR, MVI report, repair invoices, and the communication with the insurance company, including their claim repudiation letter?

User: Yes, I have retained all the relevant documents, including the FIR, MVI report, repair invoices, and the correspondence with the insurance company.

Consumer Grievance Assistance Chatbot: Excellent. Having these documents is crucial for building a solid case. Now, regarding the insurance company's claim repudiation, are there any specific points or details you think we should highlight in our response?

User: Well, they allege that the vehicle was modified to increase seating capacity to 20.

However, I can confirm that the vehicle was not modified, and it adhered to the permitted seating capacity of 13, as per the Fitness Certificate and permit.

Consumer Grievance Assistance Chatbot: That's a crucial point. To strengthen our case, do you have any records or documentation related to the permitted seating capacity as specified in the Fitness Certificate and permit?

User: Yes, I have the relevant documents that outline the permitted seating capacity of the vehicle.

Consumer Grievance Assistance Chatbot: Great, User. I will use these documents to build a compelling response to the insurance company. I propose we draft a detailed consumer complaint , addressing each point systematically and presenting our evidence. Additionally, we may want to explore the possibility of negotiating with the insurance company before considering legal proceedings.

User: I would like to go for a compliant complaint.

Consumer Grievance Assistance Chatbot: Before filing a complaint we should send a legal notice and try to settle the issue. It would save your time and money.

User: Thanks for the suggestion. Kindly draft a legal notice.

Consumer Grievance Assistance Chatbot: For this I will need the address of both the parties. Give your address and other party address.

User: My address is C.Selvaraj, S/o Chinnathambi, Near Police Quarters, D.No.52/27, Poosari Street, Komarasamypatti, Hasthampatti Post, Salem-636 007 and other parties address is the Branch Manager, United India Insurance Co. Ltd., Branch Office: III, Sri Kamatchi Complex, Opp. to Govt. Arts College, Cherry Road, Salem-636 007

Consumer Grievance Assistance Chatbot: We have drafted the notice. Here is your [notice](https://docs.google.com/document/d/1xNCRKLojDG4aVY6L5r7VnKxx_cy0krTTOCX1dFOBdpo/edit). In case you get any problem in the above process or have any doubt, I would suggest you contact 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: What if you do not get any reply to the legal notice. What other remedy do I have?

Consumer Grievance Assistance Chatbot: You can draft a consumer complaint against both the opposite parties.

User: Thank you for your advice. Can you draft a consumer complaint so that I can file a complaint in case I do not get a positive reply through the medium of notice?

Consumer Grievance Assistance Chatbot: I will draft the complaint. What relief would you like to seek? With respect to the jurisdiction both parties are residents of Salem, therefore the district consumer forum Salem will have the jurisdiction to try the case.

User: I would like to ask Rs.3,70,435.13 for the damages caused to the Eicher Maxi Cab bearing Registration No.TN 30 BQ 1050, I have all the bills as proof. Furthermore, I would ask for compensation of Rs. 50,000 for stress caused by such a situation that disrupted my daily life.

Consumer Grievance Assistance Chatbot:Thank you. On the basis of the information that you have given me, here is your [complaint](https://docs.google.com/document/d/1sQP-mbGrxPt7nDegY2WMzxEoP2BtgjVE-gNPGCEvpb8/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?

Consumer- 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/1tBMd3yjfgLiAUNzedBLXU8bSYl5_kb3CL309hyvmRPM/edit) and [MoP](https://docs.google.com/document/d/1UZNyfA1dAgujdXC2yIFd1XvgZUsIptTaMdT6ZcB52Ns/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?

User: please tell me the detailed procedure of filing the complaint.

Consumer Grievance Assistance Chatbot: Sure. Below is the process for filing a consumer complaint at the Salem District Consumer Disputes Redressal Commission for the described dispute through the e-Daakhil platform:

1. Create Account: If not already registered, create an account on the [e-Daakhil](https://edaakhil.nic.in/) portal.

2. Email Verification: Verify your email address by clicking the link sent to your registered email. Then:

3. Login: Use your credentials to login to the portal.

4. Start New Case: Click on 'File a New Case' from the Filing dropdown menu to initiate your complaint.

5. Click consumer complaint.

6. Read the disclaimer and click “accept”.

7. Click consumer complaint.

8. Enter the amount you paid as compensation in the claim amount.

9. Select Tamil Nadu as the state and Salem as the district. Click continue.

10. You will now land on the Case details page. Enter your name, your address, and your mobile number in the complainant's section. If you want notifications on your email address, you can write your email address.

11. Enter the opposite party name in the Opposite party name section.. Add the address details and Select the state and district of the registered address.

12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.

13. In the Complaint section, write the following:

“The complainant, the owner of an Eicher Maxi Cab insured with United India Insurance, seeks redress for the denial of a claim following an accident on 26th February 2021. Despite submitting required documents and incurring repair expenses of Rs. 80,435.13, the insurance company alleges vehicle modification and repudiates the claim. The complainant contends that the Motor Vehicle Inspector found no mechanical defects, the police charge sheet contains no modification charges, and the vehicle adhered to the permitted seating capacity. The complainant asserts that the insurance company's claim repudiation is baseless and seeks lawful resolution.

14. Click continue. You will be taken to the complaint details page. You can enter the following information: Complainant name, complainant address, opposite party name, and the opposite party, click save and continue.

15. Upload Documents: Attach your index, complaint, memo of parties, affidavit, and any other evidence you have that you intend to rely on. You'll also attach the airline's response if received.

16. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.

17. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

Do you need anything else?

User: No, that's all for now. Thanks.

Consumer Grievance Assistance Chatbot: You're welcome. If you have further questions or need more guidance later, don't hesitate to reach out. Good luck with your complaint.