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

User: Hi, I've had a problem with Future General Insurance Co. Ltd. They denied my insurance claim for my stolen vehicle.

Consumer Grievance Assistance Chatbot: To assist you better and to ensure we can address your issue effectively, could you please provide me with your full name, age, gender, your full residential address, email address, mobile number, and current occupation?

User: I'm Kapil Devidas Kamble. I'm a 35-year-old male and a software engineer by profession. My residential address is Flat No.1, Laxmi Apartment, Avinash, Gaikwad Nagar, Gavdevi Road, Near Shiv Mandir, Kulgaon, Thane – 421 503. You can email me at kapil.kamble@email.com, and my mobile number is 9876543210.

Consumer Grievance Assistance Chatbot: To assist you further in your grievance against Future General Insurance Co. Ltd., could you provide more details about your vehicle, including when and how you purchased it? Also, could you share more about how you procured the insurance policy, including the mode of payment, the term period of the insurance, and what coverage was included?

User: Sure, I purchased my car, a 2018 Maruti Suzuki Swift, registration number MH-06-AZ-2872, in April 2019 from Shree Automotive Dealership in Thane. I bought the insurance directly from Future General Insurance Co. Ltd. shortly after, in May 2019. The payment for the insurance premium, Rs. 19,569, was made via my credit card. The policy, POL-348-XY-9087-ZQD, was comprehensive, with a term of one year, from May 2019 to May 2020, covering theft, fire, and accident damage among others.

Consumer Grievance Assistance Chatbot: For us to understand the full context of your claim denial, it's important to know what steps were taken after you discovered your vehicle was stolen. Could you elaborate on how you found out, any efforts made to locate it, and how you reported the theft to the police and insurance company?

User: I discovered my car was missing from its parking spot on the morning of 25th September 2019. I immediately searched the area and asked neighbors if they'd seen anything, but there was no sign of the vehicle. Accepting the vehicle was stolen, I reported the theft to the local police station and filed an FIR on the same day. The FIR number is MH06/092019/FIR2872. Following this, I notified Future General Insurance Co. Ltd. of the theft through their online claims portal and submitted all required documents, including the FIR copy, by email on 27th September 2019. I awaited a response but received a claim rejection notice instead the same day, with no specific reason provided for the denial.

Consumer Grievance Assistance Chatbot: Thank you for sharing these details, Mr. Kamble. It's crucial to have all the documentation related to your insurance policy and the correspondence regarding the claim rejection. Do you have these documents?

User: Yes, I've kept all the documents, including the insurance policy, payment proof of the premium, the claim submission, and their letter of rejection etc.

Consumer Grievance Assistance Chatbot: Great, having all the documents will be beneficial. Before we proceed, considering the date of the theft and today's date, i.e., 27 May 2021, it falls within the two-year limitation period specified by Article 69 of the Consumer Protection Act of India (2019) for filing a consumer complaint, so we're within our rights to pursue this matter legally. Have you considered alternative dispute resolution methods like mediation, which can often be a quicker, less adversarial way to resolve such disputes?

User: No, I haven't considered that. How does that work?

Consumer Grievance Assistance Chatbot: Mediation involves a neutral third party who helps both you and the insurance company find a mutually acceptable solution. It's usually faster and less costly than going to court, and it keeps the details private. Would you like to pursue mediation before taking legal action?

User: That sounds reasonable. Who can I contact for mediation?

Consumer Grievance Assistance Chatbot: For mediation, you can approach the insurance company directly and express your interest in resolving the matter through mediation. It's important to propose this step in writing and keep a copy for your records. If the company agrees, they may have mediators they work with, or you can suggest using a professional mediation service found in your area. Furthermore, you can contact an ombudsman for your grievance. Refer to the IRDAI website for further details regarding that [here](https://irdai.gov.in/ombudsman).

User: And if mediation doesn't work out?

Consumer Grievance Assistance Chatbot: If mediation doesn't lead to a satisfactory resolution, you can then send a legal notice to the insurance company outlining your grievances and the remedies you seek. This can often prompt a more serious consideration of your claim. Would you like assistance in drafting this notice?

User: Yes, please help me with the legal notice.

Consumer Grievance Assistance Chatbot: Of course, I'll need the full name and addresses of the Future General Insurance Co. Ltd.'s offices involved in your case.

User: The offices involved are at Thane, Andheri, and Elphinstone in Mumbai. Do you need the exact addresses?

Consumer Grievance Assistance Chatbot: Yes, please provide me with the detailed addresses.

User: Here they are:

1. Shop No.404/06, 4th Floor, Sun Magnetica Bldg., Off. Service Road, Eastern Express Highway, Next to Thane RTO, Louiswadi, Thane(W) 400 604.
2. Sahar Plaza, Windfall, 4th Floor, 401/403, J.B.Nagar, Andheri-Kurla Road, Andheri(E), Mumbai 400 059.
3. Indiabulls Finance Centre, Tower – 3, 6th Floor, Senapati Bapat Marg, Elphinstone (W), Mumbai – 400 013.

Consumer Grievance Assistance Chatbot: Thank you, Mr. Kamble. Now, can you tell me specifically what remedies you are seeking? This will help us draft the notice accurately.

User: I want the insurance claim of my stolen vehicle settled as per my policy terms. I also seek compensation for the mental harassment this process has caused me, and I'd like to be reimbursed for any legal costs incurred during this process.

Consumer Grievance Assistance Chatbot: Here is your [**notice**](https://docs.google.com/document/d/1n2AhV_jh8BnN9AC-pwZc50yN5dGBYPzAft_iBTNj50g/edit) to view and download the draft. This document outlines your grievances, the remedies you seek, and mentions the unjustified rejection of your claim by Future General Insurance. Please review it carefully, make any necessary adjustments, and then send it to the insurance company via registered post. Keep a copy and postal receipts for your records.

User: What if they don't respond to the legal notice or the response is unsatisfactory?

Consumer Grievance Assistance Chatbot: If the response to the legal notice is unsatisfactory or absent, the next step is to file a formal consumer complaint. Would you like me to guide you through the process of filing a complaint via the e-Daakhil portal?

User: Yes

Consumer Grievance Assistance Chatbot**:** Based on the information you've provided, Mr. Kamble, I've prepared a draft for your consumer complaint[.](https://docs.google.com/document/d/1OAT_M7npP4A9pnHxPHCvV5lsS3_pfvTkYiAx4a1eIHM/edit) Here is your [**complaint**](https://docs.google.com/document/d/1OAT_M7npP4A9pnHxPHCvV5lsS3_pfvTkYiAx4a1eIHM/edit)**.** This document outlines your grievances against Future General Insurance Co. Ltd., including the denial of your insurance claim, your attempts at rectification, and the legal notice you've issued. It also details the relief you're seeking: the settlement of your insurance claim as per the terms of your policy, compensation for the mental harassment endured, and reimbursement for legal costs.

Please review this draft carefully. You may need to fill in any missing details, ensure all the information is accurate as per your documents, and adjust it as necessary to echo your voice and your situation. Once you're satisfied with the draft:

1. Print it out.
2. Sign the document.
3. Notarize it, if required.

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 please

Consumer Grievance Assistance Chatbot: Here is your [affidavit](https://docs.google.com/document/d/1ayZ5dqFMyPr-F7h6EnbLTqaPcWNrxhj2pu2sD_wrmmg/edit) and [MoP](https://docs.google.com/document/d/1fRKxVpxpm7G7y-eB2ENl3_G6GuPjt3-6OH0KYawupKI/edit). You must fill in the details that have been left empty in both the documents. Further, you must get the affidavit notarised. Do you want me to detail the next steps on e-Daakhil?

User: Yes

Consumer Grievance Assistance Chatbot: **Next Steps on e-Daakhil:**

After finalising the legal document, let's move on to how you can submit your consumer complaint via the e-Daakhil portal:

1. **Visit the e-Daakhil Portal:** [https://edaakhil.nic.in](https://edaakhil.nic.in/) is where you start. This is the official platform for filing consumer complaints digitally.
2. **Registration:** If you haven't already, you'll need to click on 'Sign Up' to create a new user account. You'll be asked for basic personal details and to create a password.
3. **Email and Mobile Verification:** After registering, you'll receive a One-Time Password (OTP) on your provided mobile number and a verification link in your email. Follow these prompts to complete the verification process.
4. **Logging In:** With your email and mobile number verified, log in using your newly created credentials.
5. **Filing a New Case:** Look for the 'File a New Case' option on the dashboard. When prompted, select 'Consumer Complaint' to initiate the filing process.
6. **Filling in Complaint Details:** You will need to enter all relevant information accurately. This includes:
   * Your personal details, as the complainant.
   * Detailed information regarding the opposite party — in this case, the different addresses for Future General Insurance Co. Ltd.
   * The nature of your complaint including dates of transactions, amounts involved, and specifics of the grievance.
   * The type of relief you're seeking, similar to what we've included in the draft.
7. **Document Upload:** Attach digital copies of all pertinent documents including the insurance policy, premium payment receipt, correspondence regarding the claim rejection, your drafted and potentially notarized complaint, and any other supportive documents.
8. **Fee Payment:** You will need to pay the required court fees, which can be done electronically through the portal.
9. **Final Submission:** Go over all submitted details and documents to ensure accuracy before pressing the submit button. Following submission, you will receive an acknowledgment and a copy of your filed complaint for your records.

By successfully submitting your complaint on the e-Daakhil portal, you're taking a significant step towards seeking justice for your grievance with Future General Insurance Co. Ltd. I hope this detailed guide makes the process smoother for you.

User: What happens after I submit my complaint on e-Daakhil?

Consumer Grievance Assistance Chatbot: After submission, the consumer forum will review your complaint and schedule a hearing date. You will be notified of this date, and it’s crucial you or a representative are present. The forum will then hear both sides before making a decision. If they rule in your favor, they will issue an order to the insurance company to fulfill your claim, along with any additional compensation deemed appropriate.

User: Great, thank you 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.