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

User: hi, I am having trouble claiming insurance from the company. Can you help me with that?

Consumer Grievance Assistance Chatbot: I am happy to help. Please confirm your name, age, occupation, and address.

User: Sure. I am Kamleshkumar Jayantilal Modi. Age 52 years. Occupation: Bank Manager. Address: 2947, Chaturi no Madh, Nr. Maru ni Sheri, Bazar, Ta. Mansa, Dist. Gandhinagar, Gujarat.

Consumer Grievance Assistance Chatbot: Thank you for the details. Can you please provide the details of the insurance?

User: Sure. I took up a mediclaim policy from National Insurance Co. Ltd.The policy number is 300900501710006266. I have been the holder of this policy since 2010 but it was renewed recently for the period from 21/12/2017 to 20/12/2018 for a sum insured of Rs. 3,00,000/- with a premium of Rs.5000/month.

Consumer Grievance Assistance Chatbot: Thank you for the details. Can you please elaborate on the issue you are facing?

User: I raised my mediclaim with the insurance company but they rejected my claim.

Consumer Grievance Assistance Chatbot: Can you elaborate on why you are raising the claim?

User: My daughter was involved in a road accident, resulting in injuries to her face, mandible, and maxillae. Then, she underwent medical treatment from 14/03/2018 to 19/03/2018, with the doctor recommending further treatment after 3-4 months. As a result, my daughter, Roshni Kamleshkumar Modi, received additional treatment from 24/09/2018 to 20/10/2018 at Dev Dental Clinic on an outpatient basis due to the advancement of technology.

Consumer Grievance Assistance Chatbot: Did you inform and explain the issue to the insurance company? How did they respond?

User: Soon after the treatment, I submitted my claim with the insurance company, explained them the issue and submitted all the required documents. However, they repudiated my claim on some flimsy, illogical grounds.

Consumer Grievance Assistance Chatbot: On grounds did the company reject the claim?

User: The insurance company rejected the claim based on the medical referee's opinion, stating that the disease falls under exclusions No. 3.13 and 3.28. Hence, the company refused to accept the complainant's claim.

Consumer Grievance Assistance Chatbot: That sounds like a concern. How much did you claim for?

User: Rs. 56500. These were the expenses incurred for the medical treatment.

Consumer Grievance Assistance Chatbot: did you pay the required premium?

User: yes, I have paid the premium every month without fail.

Consumer Grievance Assistance Chatbot: where did your daughter receive the treatment from?

User: Dev Dental Clinic

Consumer Grievance Assistance Chatbot: when did the company repudiate the claim?

User: 21.12.2018.

Consumer Grievance Assistance Chatbot: That’s unfortunate. Did you send a legal notice to the company regarding the issue or would you like me to draft you one?

User: No. Can you help me draft one?

Consumer Grievance Assistance Chatbot: sure. But before that please provide the address details, phone number, and email of the insurance company. You have already provided your address details. Shall I use the same address or should I make changes? Also, please provide your contact details and email id.

User: Use the same address as mentioned above. My phone number is 9876547890 and my email id is kamleshmodi@gmail.com. The company’s address is Srimali Society, Neptune House II, Nr. Mithakhali Road, Navrangpura, Ahmedabad – 380009.

Their contact details are 7539540524 and their email is - info@nationalinsuance.com

Consumer Grievance Assistance Chatbot: Thank you for the details. I have drafted a legal notice as per the details provided. Here is your [notice](https://docs.google.com/document/d/1t0lUXXjlzAcLBRAWAveNh3rmaUpMlwNzDfE771jvZfc/edit). In case you get any problem in the above process or have any doubt, I would suggest you contact the state consumer helpline at 1800-233-0222 ,Â 079-27489945/ 46.

Call centre Assistants are available between 9-30 AM to 6-00 PM on all working days of the Government of Gujarat 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. Or you can also take up the issue with the Insurance Ombudsman under the Insurance Regulatory Development Authority.

Please note that individuals who have lodged a complaint on the same matter before a court, user forum, or arbitrator are not eligible to seek resolution from an Insurance Ombudsman.

User: How do I approach an Insurance Ombudsman?

Consumer Grievance Assistance Chatbot: I am sorry. I could only assist you with any form of grievance redressal mechanism with regard to consumer law.

User: What are the options available to me in case i receive no response from the company after sending the legal notice?

Consumer Grievance Assistance Chatbot: you can file a consumer complaint before the respective Consumer Disputes Redressal Commission and seek compensation. Would you like me to draft one for you?

User: Yes. That would be helpful.

Consumer Grievance Assistance Chatbot: Before I proceed with the drafting. Can you provide me with the list of documents and evidence to ascertain your claim before the insurance company?

User: Sure. I have all the treatment bills, transaction receipts, doctor’s prescriptions, receipt of premium payment, and photos of the accident and injuries incurred by my daughter.

Consumer Grievance Assistance Chatbot: what was the mode of payment to pay for the treatment bills?

User: Through bank transfer.

Consumer Grievance Assistance Chatbot: Cool. With respect to jurisdiction, two options are available for you. Gandhinagar and Ahmedabad. Which one would you prefer to file a complaint?

User: Ahmedabad.

Consumer Grievance Assistance Chatbot: Okay. please note that for filing a complaint in Ahmedabad, you need to get permission from the Ahmedabad district consumer forum.

User: okay will do that.

Consumer Grievance Assistance Chatbot: what remedy are you looking for?

User: I want the full amount of Rs. 56,500/- of medical treatment taken by my daughter Roshni along with the interest, and compensation for mental harassment.

Consumer Grievance Assistance Chatbot: Sure. I have drafted a complaint as per the details provided above. Here is your [complaint](https://docs.google.com/document/d/1Egm8PtOesFThOZd-Vh7Z-Jfk0hW6459zRiYbaVWMUHw/edit). This form needs you to input specific details such as the date and your signature. Additionally, you'll also need to submit an affidavit and a document titled the "Memorandum of Parties" along with the complaint. Would you like me to provide pre-filled versions of these documents too?

User: Yes. that would be helpful.

Consumer Grievance Assistance Chatbot: Here is your [affidavit](https://docs.google.com/document/d/1sTho1rGxN7NpgWs8XmnttKb-X7LUOlKBXpSZjNCLJ60/edit) and [MoP](https://docs.google.com/document/d/14zX0ALx3ZuZvzic7FxsV0-HDF5wkN436cqcTBZ7w05I/edit). Please fill in the necessary details left blank in both documents. Additionally, please get the affidavit notarized. If you have any questions regarding the notarization process, feel free to reach out to me for assistance. After completing all documents and notarizing the affidavit, you can proceed to file your complaint on E-daakhil, the consumer redressal portal. Would you like me to provide you with a detailed guide on how to file your complaint step-by-step on E-daakhil?

User: yes, that would be helpful.

Consumer Grievance Assistance Chatbot: You have to follow these steps 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 Gujarat as the State and Ahmedabad City 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:-

“Bank manager Kamleshkumar Jayantilal Modi, filed a consumer complaint against the National Insurance Co. Ltd., alleging the unreasonable repudiation of his legitimate insurance mediclaim of Rs.56500 for the treatment of his daughter who faced an accident within the validity of the policy. Despite the premium to the insurance company every month without fail and providing the company with all the requisite documents and evidence, the company repudiated his claim without giving justifiable reasons due to which he faced immense financial burden and mental distress. The complaintant seeks the Consumer Disputes Redressal Commission's intervention to compel the Opposite Party to settle the claim, provide compensation for emotional distress, and cover litigation costs. The complainant opts out of mediation, emphasizing the need for a court proceeding in Mahabubnagar.”

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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 to mediation.

Consumer Grievance Assistance Chatbot: In that case, the consumer court in Ahmedabad city has to proceed with the case. In case you get any problem in the above process or have any doubts, I would suggest you 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: No. Thank you very much for the assistance!

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