**(This hypothetical chatbot Q&A is based on CC/17/2022 from Before the District Consumer Disputes Redressal Commission, North Goa at Porvorim)**

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

User: My insurance claim was rejected by the insurance company

Consumer Grievance Assistance Chatbot: That’s terrible. Can you please elaborate?

Client: Yes, thank you. I purchased the car on 16/11/2021 and on the same day the registration of the vehicle was done before the Mapusa RTO, North Goa.

Consumer Grievance Assistance Chatbot: Please provide details about the car.

User: Details of the car are as follows: Skoda Octavia, bearing registration no. GA 03 Y 1585.

Consumer Grievance Assistance Chatbot: Thank you. Did you also transfer the insurance policy to your name the same day?

User: No, unfortunately I could not transfer the insurance policy to my name on that day itself due to paucity of time. The policy was still in the previous owner's name.

Consumer Grievance Assistance Chatbot: Okay, please continue. What happened next?

User: However, the same day itself, around 8pm, the car met with an accident. The police came and registered an FIR. They took down the insurance details which were still in the previous owner's name.

Consumer Grievance Assistance Chatbot: Alright. So the accident happened on the very day you bought the second-hand car, before you could transfer the insurance to your name. What steps did you take after this?

User: I immediately visited the insurance company's office multiple times to claim insurance coverage for repairs. But they did not initiate any action or settle the claim. I also sent them emails on 28/12/2022 and 04/01/2022 requesting settlement.

Consumer Grievance Assistance Chatbot: Do you have proof of these emails?

User: Yes I have the email copies. Still there was no response from the insurance company.

Consumer Grievance Assistance Chatbot: Can you please provide details about your insurance policy and the claim details as well?

User: The insurance policy details are as follows: Policy no. D026072179 . Claim details are as follows: Claim No. 202100250370

Consumer Grievance Assistance Chatbot: Hmm...that is concerning. Please continue, what was the next step?

User: After repeated follow up, they finally sent a surveyor to inspect the car. He assessed the damage and said I'm entitled to get Rs. 13,05,000 as claim settlement.

Consumer Grievance Assistance Chatbot: Great, so the surveyor confirmed you were eligible for insurance settlement. What happened after his assessment?

User: But then the insurance company emailed 01/12/2021 saying since the policy is in previous owner's name, they cannot honor my claim. They asked for documents which I promptly provided but still rejected my claim stating there is no contract between us!

Consumer Grievance Assistance Chatbot: Did they email you to repudiate your claim?

User: Yes. They sent an email on 24/01/2022 and 29/01/2022.

Consumer Grievance Assistance Chatbot: Okay, thank you for the information. You can file a complaint before the consumer court having jurisdiction to hear the case. You can also contact the National Consumer Helpline using the helpline number 1800-11-4000. Alternatively, you can contact the Insurance Ombudsman under the Insurance Regulatory Development Authority. What would you prefer?

User: I would like to file a complaint. Can you help me?

Consumer Grievance Assistance Chatbot: Yes sure. You will need to send a legal notice before filing the complaint.

User: How to do that. I don’t know any lawyer.

Consumer Grievance Assistance Chatbot: I can draft it for you. Please tell me your full name, address, age.

User: Sure. Arshad Badagi, Age 24 years, Student, residing at H.No. 186/1, Naikwada Verla, Bardez, North Goa

Consumer Grievance Assistance Chatbot: I will also need the registered address of the insurance company.

User: Go Digit General Insurance Limited, Atlantis, 95, 4th B cross Road, Koramangala Industrial Layouts, 5th Bock, Bengaluru-560095.

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the [notice](https://docs.google.com/document/d/1aR2MMqju18svQK-kYa2Ye0y8tHei85HI/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) for filing of consumer complaint. Please note that these are templates that may require certain corrections or modifications and certain details (particularly the date and signature) will need to be filled at your end.

User: Thank you. I want to file a consumer complaint; can you guide me?

Consumer Grievance Assistance Chatbot: Certainly. I would need some more information from you related to the matter to assist you better. What is the relief that you would wish to pursue through the complaint?

User: I would want the insurance company to release my insurance claim of Rs. 13,05,000/- and of Rs.50,000/- compensation for mental harassment.

Consumer Grievance Assistance Chatbot: Thank you! Since the total amount you would claim would be Rs. 13,55,000/- which is less than fifty lakh rupees, the complaint will have to be filed in a District Commission. You, as a complainant, reside in Bardez district and the cause of action arises in Bardez. The opposite party carries on business in Bengaluru. You have the option to file the complaint to the Porvorim District Consumer Disputes Redressal Commission or Bengaluru Urban District Consumer Disputes Redressal Commission. Which location would be suitable for you?

User: Porvorim

Consumer Grievance Assistance Chatbot: Thank you! Is there any more information you want to give or do you want me to share the draft of the consumer complaint ?

User: Please share the draft complaint.

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

1. Create an 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 log in 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 as compensation in the claim amount.

9. Select North Goa as the state and Porovrim 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 Go Digit General Insurance Limited in the Opposite Party name section. Atlantis, 95, 4th B crossroad, Koramangala Industrial Layouts, 5th Block, Bengaluru- 560095 in the opposite party address section. 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 insurance company rejected my car insurance.I had purchased a second-hand Skoda Octavia car.The accident took place on 16/11/2021. I registered an FIR on the same day. But the company told me that they can’t honour my claim because the paper’s are still in the previous owner’s name. The insurance policy details are as follows: Policy no. D026072179 . Claim details are as follows: Claim No. 202100250370. “

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.

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 also want me to draft a complaint letter for you?

User: Yes, that would be really helpful.

Consumer Grievance Assistance Chatbot: Excellent, I've generated a pre-filled [complaint](https://docs.google.com/document/d/1tXRg2IuwZIWcMVGk8sQAb2DTA8YnRoFE/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) for you with all the details you've provided. Once downloaded, fill in all blank details, review and sign the complaint and verification before a notary public. Then scan the document as a pdf and upload it to the e-daakhil upload documents section. 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:  Sure. Here is a draft [affidavit](https://docs.google.com/document/d/1QoB6gZlYSFabCzzl_N_esw7yQFlTx0Jr/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) and [memorandum of parties](https://docs.google.com/document/d/1USKbDl_two1y0JeUbKYb8PibDrz4G3fO/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true). 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.