**BEFORE THE HON’BLE DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION AT MOGA**

**IN RE: COMPLAINT NO. \_/20**

**IN THE MATTER OF:**

Gurjant Singh Dhaliwal,

Engineer, aged 36 years,

S/o Amrik Singh Dhaliwal,  
Kassi, Bukkanwala Road,  
Moga, Punjab ...Complainant(s)

Versus

Future Generali India Insurance Company,  
Embassy 247, Vikhroli LBS Marg, Vikhroli West,  
Mumbai, Maharashtra – 400083 ...Opp.Party(s)

**COMPLAINT UNDER SECTION 35 OF THE CONSUMER PROTECTION ACT, 2019**

**RESPECTFULLY SHOWETH:**

1. That the Complainant herein, Mr. Gurjant Singh Dhaliwal, S/o Jarnail Singh Dhaliwal, aged about 36 years old, is an engineer residing in Kassi, Bukkanwala Road, Moga, Punjab. The Opposite Party herein, Future Generali India Insurance Company, a company registered under the Insurance Regulatory and Development Authority of India, with its registered office in Embassy 247, Vikhroli LBS Marg, Vikhroli East, Mumbai, is engaged in providing insurance services.
2. That the Complainant purchased a Future Health Suraksha-Family Floater Policy, bearing No. FHR-63-197022245-00-000 from Future Generali India Insurance Company in Moga in 2021. According to the policy, which is for a period period from 26.12.2021 to 25.12.2022, medical expenses incurred to the tune of 5,00,000 Rs. for the treatment of the members covered by the said policy are to be covered.
3. That the policy herein, covers the Complainant, his mother and his father. On 5.9.2022, the Complainant's father was admitted to a DMC Ludhiana for 12 days since he suffered from abdomen-related ailments. The Complainant incurred medical expenses amounting to 3,50,000 Rs. upon the discharge of his father on 17.12.2022.
4. That soon after the Complainant;s father got admitted on 5.12.2022, the Complainant approached the OP for insurance. However, the OP stated that the authorisation of the insurance will take some time. However, on the date of the Complainant’s father's discharge, i.e, 17.12.2022, despite the Complainant requesting the OP to honour the terms of the insurance, repudiated the claim without specifying valid reasons for the same. Due to this, the Complainant was forced to incur all the medical expenses.
5. **CAUSE OF ACTION**: The repudiation of the claim without any valid reasons being provided by the Opposite Party amount to deficiency in services. The Complainant has suffered a monetary loss, mental agony and inconvenience due to the refusal to reimburse medical expenses.
6. **EVIDENCE**: The Complainant attaches herewith the repudiation letter, hospital bills, bills incurred for medicines, and the discharge report as evidence to prove the failure on part of the Opposite to apply their mind while repudiating the claim.
7. **JURISDICTION:** The Hon’ble District Consumer Disputes Redressal Commission at Moga has pecuniary as well as territorial jurisdiction to conduct an inquiry and adjudicate the present dispute. Since the Complainant is residing in Moga, the said commission has the territorial jurisdiction to hear the case. Further, the consideration is within the pecuniary limit established under the Consumer Protection Act, 2019.
8. **LIMITATION**: The Cause of Action arose on 17.12.2022, when the insurance claim of the Complainant was unlawfully repudiated. The said Cause of Action is within the two-year limitation period specified under Section 69 of the Consumer Protection Act, 2019.
9. **COURT FEE:** The Complainant is complying with the Court Fees Mandated under Rule 7 of the Consumer Protection (Consumer Dispute Redressal Commission) Rules, 2020.
10. **PRAYER:** The Complainant seeks the following reliefs from this Hon’ble Commission:

A. Direct the Opposite Party to reimburse the medical expenses incurred, which is to the tune of 3,50,000 Rs.;

B. Direct the Opposite Party to pay compensation for the mental agony to the tune of 3,50,000; and to

C. Grant any other relief that the Hon’ble Commission deems fit.

PLACE: Moga, Punjab  
DATED: SIGNATURE OF THE COMPLAINANT

**VERIFICATION:**

I, Gurjant Singh Dhaliwal, S/o Jarnail Singh Dhaliwal, residing at Kassi, Bukkanwala Road, Moga, Punjab, do hereby solemnly affirm and declare that the facts stated above in paras 1 to are true to the best of my knowl­edge and based on the records maintained by me, which I believe to be true.

Verified at, on this \_ day of \_\_\_

**ANNEXURE OF EVIDENCE**