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

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

**IN THE MATTER OF:**

Deepak Singla,

Professor, aged 37 years,

S/o Satish Kumar,

H. No. 1319, Street No. 5,

Jawahar Nagar, Moga ...Complainant(s)

Versus

Star Health and Allied Insurance Co.,

SCF 12-13, Improvement Trust Market,

Above ICICI Bank, GT Road,

Moga ...Opp.Party(s)

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

**RESPECTFULLY SHOWETH:**

1. That the Complainant herein, Mr. Deepak Singla, S/o Satish Kumar, aged about 37 years old, is a professor residing in House No. 1319, Street No. 5, Jawahar Nagar, Moga. The Opposite Party herein, Star Health and Allied Insurance Co., a company registered under the Insurance Regulatory and Development Authority of India, with its registered office in SCF 12-13, Improvement Trust Market, Above ICICI Bank, GT Road, Moga, is engaged in providing insurance services.
2. That the Complainant purchased a Family Health insurance Plan from the Opposite Party, Star Health and Allied Insurance Co in Moga in 2022, bearing the Policy No. P/211222/01/2023/006487. The policy herein extends to the Complainant, his wife and his two children. The policy covers all medical expenses for all kinds of medical treatment with a policy period from 8.10.2022 to 7.10.2023.
3. That on 11.11.2022, the Complainant’s wife, who is covered under the said insurance policy, suffered a minor heart attack for which she was admitted to Sindhu Hospital. The Complainant’s wife was discharged on 13.11.2022 and the Complainant paid the medical expenses incurred, amounting to 39,989 Rs.
4. That, upon approaching the Opposite Party for reimbursement, the claim was rejected by the Opposite Party on 14.11.2022 on the ground that heart attacks are not covered under the policy. However, the Complainant submits that there is no such limitation enunciated under the policy.
5. **CAUSE OF ACTION**: That the rejection of the claim on a ground not contemplated by the policy amounts 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**: That 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 rejecting the claim.
7. **JURISDICTION:** That 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 14.11.2022 when the claim was incorrectly rejected. Thus, the 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 39,989 Rs.;

B. Direct the Opposite Party to pay compensation to the tune of 1,00,000 Rs. for the mental agony suffered by the Complainant; and to

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

PLACE: Moga, Punjab  
DATED: SIGNATURE OF THE COMPLAINANT

**VERIFICATION:**

I, Deepak Singla, S/o Satish Kumar, residing in House No. 1319, Street No. 5, Jawahar Nagar, Punjab, do hereby solemnly affirm and declare that the facts stated above in paras 1 to 10 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**