**BEFORE THE CONSUMER DISPUTES REDRESSAL DISTRICT FORUM AT KAPURTHALA, PUNJAB**

**CC.No.\_\_\_\_\_\_\_\_\_\_\_\_\_\_/20\_\_**

Himanshu Sahi

S/o Rakesh Chander Sahi

R/o H.No. B-7/20

Shalimar Bagh Road, Kapurthala

Phone number: [Phone number]

Age: [Enter Age]

Occupation: [Enter Occupation] …Complainant

Versus

United India Insurance Company Ltd.

The Mall

Kapurthala … Opposite Party

This complaint under section 35 of the Consumer Protection Act, 2019, is presented on the grounds stated herein under:-

1. That the Complainant is a citizen on India residing in New Guru Nanak Nagar, Hamira Road, Kapurthala and the Opposite Party abovenamed, is an insurance company registered in India and providing various kinds of insurance services and having its office at r Devi Talab Gurudwara, Ranjit Avenue, Kapurthala.

2. This complaint relates to the pending insurance claim that the complainant is entitled to.

3. The complainant had bike insurance with the opposite party bearing insurance policy number [insurance policy number]. The insurance policy is attached as Annexure A.

4. The complainant’s bike bearing registration number PB 09 S 1020 was stolen on 31.01.2020. The matter was duly informed to the police and a case was registered under FIR no. 35 dated 10.2.2020 u/s 379 IPC at Kapurthala Police Station. Inadvertently, the vehicle number of the bike was omitted from the FIR. But the arrested accused confessed to stealing the bike in question. The police also gave in writing that the bike stolen was in relation to the FIR registered. A copy of the FIR is attached as Annexure B.

5. The complainant submitted all the relevant documents to the opposite party and they registered a claim on my behalf vide claim number 20055043119C050398001/1. A copy of the insurance claim is attached as Annexure C.

6. However, the complainant has not received his claim yet. The complainant also followed up with the opposite party via a letter dated 23.02.2021, but have only heard excuses from the opposite party’s end. A copy of the letter is attached as Annexure D.

7. The opposite party, involved in the business of insurance service, has a responsibility to process valid claims for which the insurance was taken. The opposite party has been deficient in offering this service. The complainant is entitled to the insurance claim amount.

8. The total consideration paid by the Complainant for the service is Rs. [enter the consideration paid] which is less than Rs. 50 lakhs. The complainant resides in, the opposite party carries on business in, and the cause of action arises in Kapurthala. Hence the district forum has the jurisdiction to try and entertain this complaint.

9. The complainant has not filed any complaint having the same cause of action in any other forum or court.

10. The cause of action arose on 10.02.2020 which is within the limitation period prescribed under the Act. Hence, the claim in the complaint is not barred by the law of limitation.

11. The Complainant is complying with the Court Fees Mandated under Rule 7 of the Consumer Protection (Consumer Dispute Redressal Commission) Rules, 2020.

12. In the circumstances, the Complainant therefore prays that:

a. the opposite party be directed to process the insurance claim of the Complainant;

b. the Opposite Party be directed to pay to the Complainant the sum of Rs. \_\_\_\_\_\_\_\_/- being the cost of the legal expenses borne by the Complainant;

c. the opposite party be directed to pay to the complainant the sum of Rs. \_\_\_\_\_\_\_\_/- being the cost of visiting the opposite party, phone calls, follow up and mental agony and harassment suffered by the Complainant due to negligence and deficiency in service by the opposite party.

d. any other relief deemed fit and proper in the circumstances of the case.

Dated this day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**COMPLAINANT**

**VERIFICATION**

I, Himanshu Sahi son of Rakesh Chander Sahi r/o H.No. B-7/20, Shalimar Bagh Road, Kapurthala, do hereby solemnly declare and state that what is stated in paragraphs no.1 to 12 of the above complaint is true to my own knowledge and what is stated in the remaining paragraphs is stated on information and belief and I believe the same to be true.

Solemnly declared at Kapurthala

this day of \_\_\_\_\_\_ 2024

Complainant