BEFORE THE HON’BLE DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION AT SONEPAT

IN RE: COMPLAINT No..................of 20.....

IN THE MATTER OF:

Pankaj Kumar (insert age)

H. No 284, Village Malikpur

Sonepat ................ COMPLAINANT

Vs.

SBI Life Insurance

Ashok Nagar

Sonepat ............. OPPOSITE PARTY

COMPLAINT UNDER SECTION 35 OF THE CONSUMER PROTECTION ACT

RESPECTFULLY SHOWETH:

1. The complainant, Mr. Pankaj Kumar is the son of late Sh. Ramesh Kumar. The opposite party is SBI Life Insurance
2. The life insurance policy (Policy No.: 47532132806) issued by SBI Life Insurance for Sh. Ramesh Kumar, covering the period 21.6.2018 to 21.6.2019. The insurance claim was for Rs. 9,50,000.
3. Sh. Ramesh Kumar passed away on 16.1.2019. The complainant submitted all required documents for the death claim. SBI Life Insurance rejected the claim on 25.4.2019, citing non-disclosure of certain facts related to the insured's medical history.
4. The cause of action arose on 25.4.2019 when the claim was repudiated by SBI Life Insurance.
5. The complainant seeks compensation of Rs. 10,00,000 with interest for the insurance amount of Rs. 9,50,000.
6. The rejection of the claim has caused significant mental agony and harassment to the complainant. The complainant contends that the non-disclosed facts were not relevant to the claim at the time of policy inception.
7. The complainant approached SBI Life Insurance with all necessary documents, including reports from the hospital and surveyor, seeking a reconsideration of the claim. Despite these efforts, SBI Life Insurance failed to rectify the situation, leading to the filing of this complaint.
8. The complainant engaged with SBI Life Insurance through written communication, including a rejection letter, a police report, and reports from the surveyor. The complainant also visited SBI Life Insurance's regional office in Karnal, Haryana, in an attempt to seek clarification.

EVIDENCES:

1. Copy of the life insurance policy (Policy No.: 47532132806) issued by SBI Life Insurance for Sh. Ramesh Kumar, covering the period 21.6.2018 to 21.6.2019.
2. Medical reports and documentation related to Sh. Ramesh Kumar's admission to Max Hospital, Delhi, on 11.1.2019, and subsequent transfer to Frank Institute of Medical Science Hospital, Sonepat along with Death Certificate
3. Copy of the claim submission documents, including the claim form and any other relevant paperwork submitted to SBI Life Insurance.
4. Copies of all written communications exchanged with SBI Life Insurance, including emails, letters, and any acknowledgment of receipt.
5. Reports from the surveyor advising the Complainant to file the insurance claim.

TERRITORIAL JURISDICTION: The complainant resides within the jurisdiction of this Hon'ble Commission. Hence this Hon'ble Commission has jurisdiction to try and entertain this complaint.

PECUNIARY JURISDICTION

The total consideration amount paid in purchasing the insurance policy is less than Rs. 50 lakhs. hence this hon'ble commissin has jurisdiction to entertain this complaint.

LIMITATION: That the present complaint is being filed within the period of 2 years prescribed under section 69 of the Act, 2019.

COURT FEE: Requisite Court fee as contemplated is paid on this Complaint.

PRAYER:  
The Complainant, Mr. Pankaj Kumar, respectfully prays for the following relief:

1. Direct the Opposite Party, SBI Life Insurance, to settle the insurance claim expeditiously.
2. Award compensation of Rs. 10,00,000 with interest for mental agony and financial losses.
3. Grant any other relief deemed fit by this Honorable Forum.

PLACE: Signature

DATED: NAME OF THE COMPLAINANT

VERIFICATION

I Pankaj Kumar, resident of H.No. 284, Malikpur hereby declare that I have not misrepresented any facts nor have tried to hide any information in my above complaint. All the facts mentioned herein are true to the best of my knowledge.

Name & signature of the complainant

Place of Verification