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

RESPECTFULLY SHOWETH:

1. That the Complainant herein, Satyavir Singh, is the registered owner of Tata truck bearing registration no. HR-69B-4705. The Opposite Party herein, The New India Assurance Co. (hereinafter referred to as "the OP"), is an insurance company providing coverage for the said vehicle under policy no. 00.35420031170100010191 for the period from 20.03.2018 to 19.03.2019.
2. That on 18.10.2018, around 6:00 pm, the Complainant parked his vehicle in the vicinity of Dena Bank, Kudli, where other vehicles were also parked. Upon returning to the parking place at approximately 9:15 pm, the Complainant discovered that his vehicle was missing. Subsequently, he reported the theft to the police, leading to the registration of FIR 10.500 dated 23.10.2018 under Section 379 of IPC.
3. The OP appointed Mr. Ravinder Kumar as an Investigator to probe the theft claim. The Complainant provided all necessary assistance and submitted required documents, including an untraced report. Despite the timely submission, the OP surprised the Complainant with a letter dated 06.01.2021, repudiating the claim voluntarily and allegedly illegally citing reasons of extended time taken for decision.
4. COMPENSATION CLAIM: The Complainant, having suffered financial losses and mental agony due to the delayed and unjust repudiation of the theft claim by the OP, seeks redressal for deficiency in service. The Complainant claims compensation as follows:

A. Direct the OP to pay a sum of Rs.6,40,000/- along with interest @ 18% per annum for the loss of the insured vehicle, established due to the delayed claim settlement.

B. Order the payment of Rs.1 lakh for deficiency in service, which caused mental agony and financial hardship.

C. Direct the OP to pay Rs.1,00,000/- for mental agony, harassment, and financial losses suffered by the Complainant due to the extended claim resolution period.

D. Order the payment of Rs.25,000/- as litigation expenses incurred by the Complainant in pursuing the rightful claim.

1. CAUSE OF ACTION: The Complainant, having suffered financial losses and mental agony due to the delayed and unjust repudiation of the theft claim by the OP, seeks redressal for deficiency in service.
2. EVIDENCE: The Complainant attaches herewith relevant documents supporting the facts, including but not limited to the FIR, communication with the Investigator, the untraced report, and the letter of repudiation from the OP.
3. JURISDICTION: The Hon’ble Sonepat District Consumer Disputes Redressal Commission has territorial jurisdiction to conduct an enquiry and adjudicate the present dispute. The Complainant resides Sonepat, and the OP carries on its business in Sonepat. The consideration falls within the pecuniary limit prescribed under the Consumer Protection Act, 2019.
4. LIMITATION: The cause of action arose when the OP repudiated the claim on 06.01.2021. The matter falls within the two-year limitation period specified under Section 69 of the Consumer Protection Act, 2019.
5. COURT FEE: The Complainant complies with the Court Fees Mandated under Rule 7 of the Consumer Protection (Consumer Dispute Redressal Commission) Rules, 2020.
6. PRAYER: The Complainant seeks the following reliefs from this Hon’ble Commission:

A. Direct the OP to pay a sum of Rs.6,40,000/- along with interest @ 18% per annum.

B. Direct the payment of Rs.1 lakh for deficiency in service.

C. Order the payment of Rs.1,00,000/- for mental agony, harassment, and financial losses.

D. Direct the payment of Rs.25,000/- as litigation expenses.

PLACE: Moga, Punjab

DATED: [DATE]

SIGNATURE OF THE COMPLAINANT

VERIFICATION:

I, Satyavir Singh, the Complainant herein, do hereby verify that the contents of this complaint are true and correct to my knowledge and belief. No part of it is false, and nothing material has been concealed therein.

DATE: [DATE]

SIGNATURE OF THE COMPLAINANT