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

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

RESPECTFULLY SHOWETH:

1. The present complaint is instituted by Anand, the Complainant, against Oriental Insurance Company Ltd. (OP), the Opposite Party, under Section 35 of The Consumer Protection Act, 2019.
2. The Complainant, proprietor of a furniture shop situated in a rented premises at village Purkhas, Tehsil Gannaur, Distt. Sonipat, entered into a contract with the OP by availing a shopkeeper’s policy (Policy No.261403/48/2020/180). This policy covered the Complainant's business stocks for a sum assured of Rs.2 lakh, extending from 21.06.2019 to 20.06.2019, against the payment of the requisite premium.
3. Tragically, on the night of 04.09.2019, an unforeseen fire incident engulfed the Complainant's shop, resulting in the destruction of stocks worth Rs.2.5 lakh. Subsequently, a DDR no.12 was lodged with P.S. Ganaur, and the Complainant promptly initiated the claims process by providing all necessary documents to the OP.
4. Regrettably, the OP, in its claim settlement, disbursed a mere Rs.37,500/- against the sum assured of Rs.2 lakh. This settlement, falling significantly short of the actual losses incurred by the Complainant, became a point of contention.
5. Despite repeated pleas by the Complainant to rectify the settlement and disburse the balance claim amount of Rs.1,62,500/-, the OP remained unresponsive. Frustrated with the lack of cooperation, the Complainant, as a last resort, dispatched a legal notice dated 24.02.2020 to the OP, seeking a fair resolution.
6. PRAYER In light of the aforementioned circumstances, the Complainant, with this complaint, earnestly seeks the following reliefs:

A. Direct the OP to pay a sum of Rs.1,62,500/- along with interest @ 18% per annum to the Complainant.

B. Award compensation of Rs.50,000/- for the suffered harassment, humiliation, and mental agony.

C. Order the OP to reimburse Rs.11,000/- as litigation expenses incurred by the Complainant in pursuing this rightful claim.

1. JURISDICTIONAL ASPECTS: This Hon’ble Commission is vested with territorial jurisdiction to conduct an inquiry and adjudicate the present dispute as the Complainant resides within its jurisdiction, and the cause of action arose within the specified limits under the Consumer Protection Act, 2019.
2. LIMITATION OF THE CLAIM: The filing of this complaint is well within the two-year limitation period specified under Section 69 of the Consumer Protection Act, 2019, considering that the cause of action arose when the Complainant's claim was inadequately settled.
3. COURT FEE COMPLIANCE: The Complainant, in adherence to Rule 7 of the Consumer Protection (Consumer Dispute Redressal Commission) Rules, 2020, has duly complied with the prescribed Court Fees Mandated.

PLACE: [Place of filing the complaint]

DATED: [Date]

SIGNATURE OF THE COMPLAINANT