To,

The Senior Branch Manager,

United India Insurance Company Ltd.,

D. No. 3-7-9, 2nd floor,

Opposite to SBI Main Branch, Nehru Chowk,

Anakapalli, Visakhapatnam District- 531001

Subject: Legal Notice for Insurance Claim Settlement

Respected Manager,

I, Ariga Appalakondamma w/o Late Surya Rao, aged 55 years, and on behalf of Obireddy Leelavathi w/o Venkata Rao, aged 38 years, Karri Venkata Lakshmi w/o Srinivasa Rao, aged 40 years, Balireddy Ganga Bhavani w/o Late Ramu, Ariga Nooka Suri Appa Rao s/o Late Surya Rao, aged 37 years, aged 40 years, Ariga Kanna Rao s/o Late Surya Rao, aged 36 years, all of us residing at D. No. 2-2-14, K.N.R. Peta, Anakapalli Mandalam, Visakhapatnam- 531019, am writing this legal notice to address the matter concerning the insurance claim related to the MotorCycle bearing No. AP31CB5987 of late Ariga Surya Rao, hereinafter referred to as the "Deceased Life Assured (DLA),"

It has come to our attention that the said vehicle was insured with your company under Policy No. 1503043119P102961984, valid from 04/06/2019 to 03/06/2020, covering 3rd party liability and personal accident coverage for Rs. 15,00,000 for the driver cum owner.

On 26/06/2019, the insured vehicle was involved in an accident, resulting in injuries to the DLA. Despite immediate medical attention and efforts, the DLA succumbed to the injuries on 01/07/2019 at NTR Hospital, Anakapalli. Subsequently, a claim was lodged with your company on 03/07/2019, accompanied by all necessary documents as required.

However, to our dismay, your company repudiated the claim through a letter dated 29/07/2019, citing the reason that the vehicle mentioned in the FIR was not insured with your company. We have made earnest efforts to clarify that while the FIR may have erroneously recorded the vehicle number, the vehicle involved in the accident was indeed insured with your company, as duly noted in the charge sheet. Despite providing substantial evidence and clarification, your company has persistently refused to honor the claim.

In light of the aforementioned circumstances, we hereby demand the following from your company:

i) Payment of Rs. 15,00,000 with an interest rate of 12% per annum from the date of the DLA's demise, i.e., 01/07/2019, until the date of settlement.

ii) Compensation of Rs. 3,00,000.

iii) Reimbursement of Rs. 10,000 towards incurred costs.

iv) Any other relief or reliefs deemed fit, just, and proper by this Hon'ble Forum in the circumstances of the case.

We expect prompt and favorable action from your end in settling this matter amicably. Failure to do so will leave us with no choice but to pursue legal recourse to seek the relief entitled to us under the law.

Kindly acknowledge receipt of this notice within seven days from the date of receipt.

Yours sincerely,

Ariga Appalakondamma