NOTICE

Deepak Singla,

H. No. 1319, Street No. 5,

Jawahar Nagar, Moga

08-01-2024

Star Health and Allied Insurance Co.,

SCF 12-13, Improvement Trust Market,

Above ICICI Bank, GT Road,

Moga

IN RE: Rejection of Claim under a Family Health Insurance Policy bearing the Policy No. P/211222/01/2023/006487.

Greetings,

I, Suresh Kumar Garg, holder of Family Health Insurance Policy bearing the Policy No. P/211222/01/2023/006487, am writing to bring to your attention a grievance regarding the rejection of my claim.

I had purchased the aforementioned health insurance policy with the insurance period from 8.10.2022 to 7.10.2023 in Moga, Punjab. During this period, on 11.11.2022, my wife, who is covered under the policy, suffered a minor heart attack and was admitted to Garg Hospital in Moga in May 2022. We incurred medical expenses amounting to Rs. 39,989.

Despite making a claim for the reimbursement of these medical expenses, it was rejected by your good self on the ground that heart attacks are not covered under the policy. However, there is no such limitation specified in the policy.

You are hereby finally called upon to:

1. Reimburse the medical expenses of Rs. 39,989; and
2. Compensate to the tune of 1,00,000 Rs. for the mental agony undergone thereby

within 15 days of the receipt of this notice

Failing which, I shall be constrained to initiate proceedings against you for redressal of my grievances and recovery of the amount. I may initiate both civil and criminal proceedings as warranted by law, besides filing a complaint under the statutory provisions of The Consumer Protection Act, 2019, exclusively at your own risk, cost, responsibility, and consequences.

Moga, Punjab

Signature of Deepak Singla