**NOTICE BEFORE FILLING THE COMPLAINT**

Pankaj Kumar   
H.No.284, Village Malikpur, Tehsil  
District Sonepat

SBI Life Insurance Atlas Road  
Ashok Nagar, Sonepat

Date: [Date]

Sub: Notice Before Filing Consumer Complaint

Dear Sir/Madam,

I, Pankaj Kumar, son of late Sh. Ramesh Kumar held a life insurance policy (Policy No: 47532132806) with SBI Life Insurance for the period from 21.6.2018 to 21.6.2019. I regret to inform you of the non-settlement of my claim following the demise of my father, Shri Ramesh Kumar, on 16.1.2019.

The insurance claim was submitted promptly, supported by all required documents, including the death certificate and medical reports from Max Hospital, Delhi, and Frank Institute of Medical Science Hospital, Sonepat. Despite the comprehensive documentation, SBI Life Insurance repudiated the claim on 25.4.2019, citing alleged non-disclosure of certain facts.

I want to bring to your attention that my father was undergoing treatment for diabetes and other chronic diseases, details of which were not disclosed at the time of the insurance purchase. I contend that these details were not considered relevant during the application process, and the rejection of the claim has caused significant mental agony and harassment.

You are hereby finally called upon to:

Reevaluate and settle the insurance claim for the sum assured of Rs. 9,50,000.

Compensate me for the mental agony and harassment caused due to the wrongful rejection of the claim, amounting to Rs. 10,00,000, with interest at the rate of [Specify Interest Rate] per annum within 15 days from the receipt of this notice.

Failure to comply will leave me with no option but to initiate legal proceedings, including filing a complaint under the statutory provisions of The Consumer Protection Act, 2019, at your own risk, cost, responsibility, and consequences.

This notice is issued with the expectation of a prompt and fair resolution to avoid unnecessary legal actions. I trust that you will consider this matter seriously and act accordingly.

Yours sincerely,

Pankaj Kumar [Your Signature]