Date: 27th February 2024

To,

The Manager,

ICICI Lombard General Insurance Co. Ltd.

2nd Floor, Shop No. 1-7,

18-20, Lumbini Jewel Mall,

Road No. 2, Banjara Hills,

Hyderabad, Telangana – 500034

Sub: Legal Notice regarding non-settlement of legitimate Personal Accident Insurance claim under Policy No. 3008/195832894/00 despite multiple follow ups and reminders.

Dear Sir/Madam,

I, Jalakanti Radha, W/o Late J. Madhu, resident of H.No.2-42, Chikkepally Village, Pangal Mandal, Wanaparthy District, Mahabubnagar, Telangana – 509120, had taken a Personal Accident Insurance Policy No. 3008/195832894/00 from your company valid from 03.03.2020 to 02.03.2021 with a coverage of Rs.15,00,000/- for my husband J. Madhu who was the owner-cum-driver of the insured tractor bearing registration no. TS 32 3995 and TS 32 D 8666.

My husband J. Madhu unfortunately died in a tragic tractor accident on 19.02.2021. I duly intimated you about the accident and submitted the claim forms, documents and information sought by you via vide communication dated 15.06.2022 wherein you stated the claim will be processed as per policy terms.

It has been over 1 year now since I initiated the claim process, but despite my repeated follow-ups, reminders and visits to your office, you have failed to settle the legitimate insurance claim under Policy No. 3008/195832894/00 so far.

Your repeated delays and failure to settle the valid claim amounts to deficiency in service and unfair/restrictive trade practice under the Consumer Protection Act, 2019. It has caused immense mental agony and financial hardship to me and my family who are fully dependent on the insurance claim amount.

Through this legal notice, I call upon your insurance company to immediately process and settle my valid personal accident insurance claim of Rs.15,00,000/- under Policy No. 3008/195832894/00 along with interest at 24% p.a. from the date of accident till realization. If this notice does not receive any proper response within 15 days, I will be constrained to move the District Consumer Disputes Redressal Commission by filing a consumer complaint case against your company pursuant to Section 35 of the Consumer Protection Act, 2019 to enforce my legal rights as per law.

I request you to amicably settle the insurance claim at the earliest to avoid unnecessary litigation and its costs. I hope that being a public insurance company, you will uphold consumer rights and public interest.

Thanking you,

Yours faithfully,

(Jalakanti Radha)

Complainant