**NOTICE BEFORE FILLING THE COMPLAINT**

Satish Kumar 2501, Sector 9A, Bahadurgarh, Jhajjar, Haryana

[Date]

United India Insurance Co. Ltd. BO Sonepat 1st Floor, Plot No.78, above Union Bank of India, Delhi Road, Sonepat

Subject: Notice Before Filing Complaint – Insurance Claim Repudiation

Dear Sir,

This is to bring to your kind notice that I, Satish Kumar, son of Jagdish, residing at 2501, Sector 9A, Bahadurgarh, Jhajjar, Haryana, had purchased car insurance from United India Insurance with the policy number 0.1120023119P110516544. The policy was valid from 07.11.2019 to 06.11.2020.

I regret to inform you that my vehicle, insured for a sum of Rs. 27,99,800, was stolen on 31.12.2019, as reported in FIR 10.279/2019 registered with PS City, Bahadurgarh. I promptly informed your company about the incident, and all required formalities were completed by me. However, to my dismay, the claim was repudiated on 22.09.2020, citing the alleged commercial use of the vehicle.

The damages suffered due to this denial of the insurance claim include mental distress and financial losses, amounting to Rs. 30 lakhs, with interest at a rate of [insert interest rate]% per annum, for the delay in settling the insurance claim.

You are hereby finally called upon to:

1. Review and rectify the denial of the insurance claim,
2. Compensate for the financial losses, mental distress, and inconvenience caused,
3. Pay a total sum of Rs. 30 lakhs with interest at [insert interest rate]% per annum within 15 days of receiving this notice.

Failure to comply with this notice will leave me with no option but to initiate legal proceedings under the Consumer Protection Act, 2019, at your own risk, cost, responsibility, and consequences.

Place: Bahadurgarh, Haryana Date: [Insert Date] (Signature of the Consumer: Satish Kumar)