To,

The Manager,

National Insurance Co. Ltd.,

Mumbai Division XVIII,

1st Floor, Jai Motor Compound,

Opp. Cadbury Highway, First Pokhran Road,

Thane 400 601

Date:

Subject: Notice before filing consumer complaint regarding repudiation of mediclaim policy claim no. 240800501510000197

Dear Sir/Madam,

This is to bring to your notice that I, Mrs. Shobha R. Gharge residing at B/106, Riddhi Siddhi CHS, Highway Louis Wadi, Thane – 400 604, had taken a mediclaim policy bearing no. 240800501510000197 from your company valid from 01/12/2019 to 30/11/2020 with sum assured of Rs. 50,000 along with Cumulative Bonus.

I was admitted to a hospital in Satara District on 23/07/2020 for treatment of heavy fever and incurred expenses amounting to Rs. 15,666. I had submitted the claim along with required hospital certificates to your company. However, you repudiated my claim on 28/10/2020 citing exclusion clause no. 5.11 related to fraudulent claims.

Even after providing a clarification letter from the treating doctor dated 20/11/2016 regarding mistakes in the claim documents, you failed to reconsider my claim and settle it. This has caused me financial loss and mental agony.

You are hereby called upon to reimburse my claim amount of Rs. 15,666 along with interest @ 10% p.a. from the date of repudiation i.e. 28/10/2020 within 30 days of receiving this notice.

If you fail to do so, I will be constrained to initiate suitable legal proceedings against you before the appropriate consumer forum for redressal of my grievance as per provisions of the Consumer Protection Act.

Please treat this as final notice.

Yours faithfully,

(Mrs. Shobha R. Gharge)