**NOTICE BEFORE FILING THE COMPLAINT**

The Branch Manager, United India Insurance Co. Ltd.

Branch Office: III, Sri Kamatchi Complex, Opp. to Govt. Arts College, Cherry Road, Salem-636 007

IN RE: Wrongful Repudiation of Insurance Claim for Eicher Maxi Cab TN 30 BQ 1050

**Dear Sir/Madam,**

This is to bring to your kind notice that I am the registered owner of an Eicher Maxi Cab bearing registration no. TN 30 BQ 1050, which was insured with your company under policy No. 1708033120P110862684 for the period from 25.12.2020 to 24.12.2021.

The said insurance service is suffering from the following defects: (i) Wrongful repudiation of claim for accident on 26.02.2021 (ii) False allegations of vehicle modification (iii) Failure to reimburse repair costs of Rs. 3,70,435.13/-

I have reported the above matter to you (submitting claim form on 05.03.2021 and subsequent follow-ups) but despite all my pleadings you have not made good the defect in the services which is indeed regrettable. On account of your aforesaid dereliction of duty and failure and neglect to rectify the same I have suffered losses/incurred expenses, including significant mental agony and financial distress.

You are hereby finally called upon to: (i) Pay the full claim amount of Rs. 3,70,435/- along with interest at 18% p.a. from the date of repudiation till the date of payment (ii) Pay Rs. 50,000/- as compensation for mental agony and harassment (iii) Issue a written apology for the baseless allegations and wrongful repudiation of the claim

within 15 days of the receipt of this notice failing which I shall be constrained to initiate against you for redressal of my aforesaid grievances and recovery of the aforesaid amount such proceedings, both civil and criminal as are 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 which please note.

Place: Salem

Dated: [Current Date]

[Your Signature]

C. Selvaraj Near Police Quarters, D.No.52/27, Poosari Street, Komarasamypatti, Hasthampatti Post, Salem-636 007