NOTICE BEFORE FILING THE COMPLAINT

Future General Insurance Co. Ltd.

Shop No.404/06, 4th Floor, Sun Magnetica Bldg.,

Off. Service Road, Eastern Express Highway, Next to Thane RTO,

Louiswadi, Thane(W) 400 604.

Sahar Plaza, Windfall, 4th Floor, 401/403, J.B.Nagar,

Andheri-Kurla Road, Andheri(E), Mumbai 400 059.

Indiabulls Finance Centre, Tower – 3, 6th Floor,

Senapati Bapat Marg, Elphinstone (W), Mumbai – 400 013.

IN RE: Unjust Rejection of Insurance Claim for Stolen Vehicle (MH-06-AZ-2872)

Dear Sir/Madam,

This is to bring to your kind notice that I, Kapil Devidas Kamble, residing at Flat No.1, Laxmi Apartment, Avinash, Gaikwad Nagar, Gavdevi Road, Near Shiv Mandir, Kulgaon, Thane – 421 503, had secured private car insurance for my vehicle, registered under MH-06-AZ-2872. I paid a premium amount of Rs. 19,569, as evidenced by your receipt. Unfortunately, after my vehicle was stolen on 25/09/2019, my claim submitted under your policy was unjustly rejected.

Despite submitting all necessary documentation, including the insurance policy, proof of premium payment, and the claim submission, and despite your letter of rejection, my claim has not been duly processed in accordance with the terms of my policy. Moreover, I have made several attempts to have this matter resolved amicably, proposing mediation as a potential solution, yet it has either been overlooked or dismissed without due consideration.

The unjust denial of my claim has led to significant distress and inconvenience, not to mention financial strain, for which I seek:

The settlement of my insurance claim as per the policy terms for my stolen vehicle.

Compensation for the mental anguish and harassment endured during this process.

Reimbursement for any legal costs incurred in pursuing this matter.

You are hereby finally called upon to address and rectify the situation by settling the insurance claim, compensating for the distress caused, and covering my legal expenses within 30 days of the receipt of this notice. Failure to do so will compel me to initiate proceedings, both civil and criminal, as deemed appropriate under the law, including filing a complaint under the statutory provisions of The Consumer Protection Act, 2019, at your own risk, cost, responsibility, and consequences.

Place: Thane

Dated: [Today’s Date]

(Signature)

Kapil Devidas Kamble