NOTICE

Date: 30.12.2018

From,

Kamleshkumar Jayantilal Modi,

Age: 52 years.

Occupation: Bank Manager.

2947, Chaturi no Madh,

Nr. Maru ni Sheri, Bazar,

Ta. Mansa, Dist. Gandhinagar.

To,

National Insurance Co. Ltd.

Ahmedabad Division III,

Srimali Society, Neptune House II,

Nr. Mithakhali Road,

Navrangpura,

Ahmedabad – 380009.

Sub: Legal Notice for deficiency in service for repudiating the mediclaim without justified grounds.

Dear Sir/Madam,

I am writing this legal notice to bring your attention to address the unjustified repudiation of my mediclaim by National Insurance Co. Ltd, which I received on 21.12.2018.

I have been a mediclaim policy holder since 2010 and the policy was latest renewed for the period from 21/12/2017 to 20/12/2018 for sum insured Rs. 3,00,000/- under the policy No. 300900501710006266.

During the validity period, my daughter, Roshni Kamleshkumar Modi, was involved in a road accident, sustaining injuries to her face, mandible, and maxillae. Subsequently, she underwent medical treatment from 14/03/2018 to 19/03/2018, following which further treatment was recommended by the attending physician after 3-4 months. As advised, my daughter received additional treatment from 24/09/2018 to 20/10/2018 at Dev Dental Clinic, on an outpatient basis due to technological advancements.

Despite the clear medical necessity and the provision of relevant documentation, including medical records and treatment bills, National Insurance Co. chose to repudiate my mediclaim based on the opinion of the medical referee, citing exclusions No. 3.13 and 3.28. However, I assert that these exclusions were not applicable in my daughter's case, as her treatment was deemed necessary by qualified medical professionals and was directly related to the injuries sustained in the accident.

The repudiation of my mediclaim without justified grounds has caused me a significant financial burden and mental distress. Therefore, I demand that National Insurance Co. rectify this situation immediately by reconsidering my claim and providing the rightful settlement without further delay.

Please be advised that failure to address this matter satisfactorily within 7 days from the date of receipt of this notice may compel me to pursue legal action to protect my rights and seek appropriate redressal.

I trust that you will give this matter the attention it deserves and take the necessary steps to resolve it in a fair and timely manner.

Sincerely,

(Kamleshkumar Jayantilal Modi)

Complainant