**NOTICE BEFORE FILING THE COMPLAINT**

**Name and address**

The Managing Director, Care Health Insurance Limited, 5th Floor, 19 Chawla House, Nehru Palace, New Delhi-110019

IN RE: Deficiency in service and unfair trade practice regarding health insurance claim

**Dear Sir/Madam,**

This is to bring to your kind notice that I am the holder of Group Care (PNB) health insurance policy bearing no. 11561922/COI issued by your company valid from 29.09.2020 to 28.09.2021, for which the premium was duly paid.

The said service is suffering from the following defects: (i) Arbitrary denial of cashless facility for COVID-19 hospitalization (ii) Repudiation of genuine claim on false and baseless grounds (iii) Failure to reimburse COVID-19 treatment expenses

I have reported the above matter to you several times (including submission of all documents and bills in Claim No. 91676498) 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 harassment and mental agony.

You are hereby finally called upon to: (i) Pay the full claim amount of Rs. 89,124/- for COVID-19 treatment (ii) Pay interest on the above amount (iii) Pay compensation for harassment and mental agony

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.

Place: Mansa

Dated: [Current Date]

[Your Signature]

Mr. Kanwal Nater Nagrath Balaji Nursing Home, Ward No. 13, Water Works Road, Mansa