To, Date:

1. The Branch Manager

Star Health& Allied Insurance Co. Ltd

No. 15, Sri Balalji Complex,

1st Floor White Lane,

Royapettah Chennai -600014

2. The Branch Manager

Star Health& Allied Insurance Co. Ltd

S-68,32,34 & 36-C

2nd Floor, Alfran Plaza,

Opp. Don Bosco High School,

Panaji –Goa 403001

**Sub: Legal Notice of wrongfully withholding mediclaim policy and compensation for mental harassment and financial loss**

Dear Sir/Madam,

This is to bring to your notice that I, Kunal Sagarkar, residing at H.No 924/59, Shree Navdurga Homes in Woods, Near Kadamba Depot, Porvorim, Goa, had obtained Star Health Family Health Optima Insurance Policy No. P/111113/01/2020/027207 valid from 12/03/2020 to 11/03/2021 covering myself, my wife Mrs. Gargi Sagarkar, and my minor daughter.

My wife developed pain and a lump in her right breast in April 2020 for which she had to undergo investigations and treatment. All details were duly intimated to your company and the claim was registered as CLI/2021/111113/0167463. In relation to my claim, you have sought medical documents on several occasions, and as per your directions I have accordingly submitted all the relevant documents for your kind consideration, however, till date you have not taken any action to release my insurance claim.

Your unilateral silence on the status of the claim and inaction on your part has caused great amount of distress and anguish. I have to date incurred expenses of Rs. 2,27,321/- (Two Lakh Twenty-Seven Thousand Three Hundred and Twenty-One) towards the treatment of my wife, Mrs. Gauri Sagarkar, and your indecision has caused me immense harassment and financial loss.

Through this legal notice, I call upon you to immediately reinstate my mediclaim policy, admit my lawful claim under the policy, and process the settlement of Rs. 2,27,321/- as my claim with interest within 15 days of receiving this notice. Failing this, I will be constrained to initiate suitable legal action against you for recovery of the claim amount with interest along with Rs. 2,00,000 as compensation for mental harassment and Rs. 50,000 as litigation costs incurred by your deficiency in service.

I trust you will comply with this notice and provide me with lawful relief, failing which the company will be prosecuted as per law for this gross injustice.

Yours sincerely,

Kunal Sagarkar