To, Date:

Cholamandalam MS General Insurance Co. Ltd.

203, Dempo Trade Centre,

Patto, Panjim, Goa- 403001

Dear Sir/Madam,

Subject: LEGAL NOTICE FOR NEGLIGENCE OF DUTY AND DEFICIENCY OF SERVICE UNDER CONSUMER PROTECTION ACT, 2019

I, Firsat Ali Khan, residing at B-7, KGN House, Kayji Residency, Near Curti Panchayat Office, Curti, Ponda Goa, send this legal notice bringing to your attention negligence of duty and deficiency of service towards me as a consumer.

I am the owner of a TATA vehicle bearing Registration No. GA-05-T-5760 which I purchased on 28/11/2020 and got registered on 02/12/2020. The vehicle is hypothecated with IndusInd Bank Ltd., Panaji Goa Branch. I insured the vehicle on 30/11/2020 with policy no. 3379/0282569/000/00 valid until 29/11/2021 with the Opposite Parties.

On 31/10/2021 at around 11.45 hrs, while the vehicle was traveling from Bhiwandi to Goa, it caught fire at Kamtheghat Chiplun, Maharashtra. The fire originated from jamming of the liner at the backside of the vehicle which led the tyre to catch fire and spread through the vehicle. There was no negligent driving by the driver Mr. Jarrar Khan who had a valid driving license no. UP4720020000221 at that time.

I duly intimated the incident on 31/10/2021 through your toll-free number and the claim was registered as Claim No. 3379350022. However, I received an email from your representative Mr. Eknath More on 20/01/2022 denying the claim processing.

This is a clear case of deficiency in service as the claim denial is arbitrary, unjust, and illegal. I have been regularly paying the EMI for the vehicle which is under hypothecation with the bank. The fire was caused due to an external factor and not due to any fault or illegal activity on the part of the driver. As a consumer, I am entitled to fair claim processing under the Consumer Protection Act, 2019.

Through this legal notice, I call upon the Opposite Parties to immediately reinstate my insurance claim under Claim No. 3379350022 of Rs. 5,00,000/- and process it as per law, within 15 days of receiving this notice. Failure to do so will compel me to initiate appropriate legal proceedings against the Opposite Parties for recovery of my rightful claim amount along with interest, legal costs, and compensation for harassment/mental agony caused by deficient service.

The actions of the Opposite Parties amount to serious contravention of insurance law and consumer rights, for which they are liable to be prosecuted. Kindly take note of this legal notice and comply within the stipulated time to avoid legal proceedings.

Yours sincerely,

(Firsat Ali Khan)