To,

The

Go Digit General Insurance Limited

having its registered office at Atlantis,

95, 4th B cross Road,

Koramangala Industrial Layouts,

5th Block, Bengaluru-560095

Subject: Legal Notice for deficiency of service and claim for compensation

Dear Sir/Ma’am

I, Arshad Badagi S/o S. Badagi, residing at H.No. 186/1, Naikwada Verla, Bardez, North Goa, issue this legal notice to you.

1. On 16/11/2024, I purchased a second-hand Skoda Octavia bearing registration number GA 03 Y 1585 from its previous owner, Mr. Rameshwar Usapkar.
2. The registration certificate of the vehicle was transferred to my name on the same day, and possession of the vehicle was handed over to me at 5 PM.
3. However, due to time constraints, I could not immediately transfer the insurance policy of the vehicle to my name, which continued to be in the name of the previous owner of the car. The details of the vehicle Insurance Policy no. are Do26072197.
4. Unfortunately, on the same day of purchase, the vehicle met with an accident, resulting in the registration of an FIR, and accordingly, the FIR copy and other related documents were sent to you claiming the insurance benefits in lieu of the accident. The registration of the insurance claim number is 202410025037.
5. Despite repeated visits to your office and multiple emails sent on 28/11/2024 and 29/11/2024 seeking status updates on my insurance claim, no action was taken to settle the claim.
6. Subsequently, after repeated requests, the surveyor from your company conducted an inspection and confirmed that I was entitled to a claim amount of Rs. 13,05,000/- (Rupees Thirteen Lakhs Five Thousand only).
7. However, you sent me emails dated 01/12/2024 and 10/12/2024, informing me that my insurance claim was repudiated as there was no contract between me and the insurance company, citing that the policy is in the name of the previous owner as the reason.
8. That the repudiation of the insurance claim amount violates section 157 of the Motor Vehicle Act 1988, which provides that there is deemed transfer of certificate insurance on account of the transfer of ownership of the vehicle.
9. Accordingly, through this legal notice I inform you to pay the entire claim amount of Rs. 13,05,000/- (Rupees Thirteen lakhs Five Thousand only) and pay an amount of Rs. 5,00,000/- (Rupees Five Lakhs only) to me as compensation for the mental harassment, agony, physical torture, and financial losses suffered my me.

You are hereby called upon to comply with the demands made in the legal notice within 15 days from the receipt of this notice, failing which I shall be constrained to initiate appropriate legal proceedings against you.

[Date]

PORVORIM Consumer