**(This hypothetical chatbot Q&A is based on CC/09/2021 from Before the District Consumer Disputes Redressal Commission, North Goa at Porvorim)**

Chatbot: Hi! I am your consumer grievance assistance tool. Kindly let me know how I can help you?

User: The insurance company has rejected my insurance claim.

Chatbot: That should not be the case. I would try to be of as much help as possible. Can you please tell me more about the incident?

User: 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 Insurance Company. 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 the Insurance Company's toll-free number and the claim was registered as Claim No. 3379350022 for Rs.5,00,000/-. However, I received an email from Insurance Company representative Mr. Eknath More on 20/01/2022 denying the claim processing.

Chatbot: You can file a complaint before the consumer court having jurisdiction to hear the case. For that, you must first send a fifteen-day notice to Cholamandalam MS General Insurance Co. Ltd.. The same can be sent electronically or by post. Or else, you can also contact the National Consumer Helpline using the helpline number 1800-11-4000. The Consumer Helpline will give assistance regarding how you can approach the present dispute. What would you prefer?

User: I prefer sending legal notice.

Chatbot: Certainly. I will need some more information from you related to the matter. Can you please tell me the following: your full name with address, age, and occupation, and the registered address of the Insurance Company?

User: Sure. 1. Firsat Ali Khan, residing at B-7, KGN House, Kayji Residency, Near Curti Panchayat Office, Curti, Ponda Goa, and my occupation is as a retailer of fresh vegetables and fruit. 2. Cholamandalam MS General Insurance Co. Ltd. 203, Dempo Trade Centre, Patto, Panjim, Goa- 403001.

Chatbot: Thank you. I would need some more information from you related to the matter to assist you better. What is the relief that you would wish to pursue?

User: I would want a refund of the entire amount and compensation for mental harassment.

Chatbot: Thank you for supplying the information! Please find the notice for filing of consumer complaint [here](https://docs.google.com/document/d/1D5ZPFhc4fKKX9rYYtl_BnpMi-egHYuYh/edit). Please note that these are templates that may require certain corrections or modifications and certain details (particularly the date and signature) will need to be filled at your end.

User: Thank you. I want to file a consumer complaint; can you guide me?

Chatbot: Sure. Since the value of the insurance premium is Rs. 5,00,000/- which is less than Fifty Lakh Rupees, the complaint will have to be filed in a District Commission. You, as a complainant, reside in Ponda district and the cause of action arises in Ponda. The opposite party carries on business in Panjim. You have the option to file the complaint to the North Goa District Consumer Disputes Redressal Commission.

User: Okay, please provide further details about the complaint filing.

Chatbot: Sure. Below is the process for filing a consumer complaint at the North Goa District Consumer Disputes Redressal Commission for the described dispute through the e-Daakhil platform:

1. Create an Account: If not already registered, create an account on the [e-Daakhil](https://edaakhil.nic.in/) portal.

2. Email Verification: Verify your email address by clicking the link sent to your registered email. Then:

3. Login: Use your credentials to log in to the portal.

4. Start New Case: Click on 'File a New Case' from the Filing dropdown menu to initiate your complaint.

5. Click consumer complaint.

6. Read the disclaimer and click “accept”.

7. Click consumer complaint.

8. Enter the amount you are seeking as compensation in the claim amount.

9. Select Goa as the state and North Goa as the district. Click continue.

10. You will now land on the Case details page. Enter your name, your address, and your mobile number in the complainant's section. If you want notifications on your email address, you can write your email address.

11. Enter Cholamandalam MS General Insurance Co. Ltd., in the Opposite party name section. 203, Dempo Trade Centre, Patto, Panjim, Goa- 403001 in the Opposite Party address. Select the state and district of the registered address.

12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.

13. In the Complaint section, write the following:

“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 Insurance Company. 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 the Insurance Company's toll-free number and the claim was registered as Claim No. 3379350022 for Rs.5,00,000/-. However, I received an email from Insurance Company representative Mr. Eknath More on 20/01/2022 denying the claim processing.”

14. Click continue. You will be taken to the complaint details page. You can enter the following information: Complainant name, complainant address, opposite party name, and the opposite party, click save and continue.

15. Upload Documents: Attach your index, complaint, memo of parties, affidavit, and any other evidence you have that you intend to rely on.

16. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.

17. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

Do you also want me to draft a complaint letter for you?

User: Yes, that would be really helpful.

Chatbot: Excellent, I've generated a pre-filled complaint for you with all the details you've provided. You can find it [here](https://docs.google.com/document/d/1vjhvmnMDvZXcIblAp_tpdRHfwdQRMVsu/edit). Once downloaded, fill in all blank details, review and sign the complaint and verification before a notary public. Then scan the document as a pdf and upload it to the e-daakhil upload documents section. You also need to submit an affidavit and a memo of parties. Do you want me to generate that now?

User: Yes, Please.

Chatbot:  Sure. Here is a draft [affidavit](https://docs.google.com/document/d/1_3TgQteXuNa4op4HWfN4u5hwbTcPumCS/edit) and [Memorandum of Parties](https://docs.google.com/document/d/1Z6rJQ8Nk2pdKK9C5DNY0mNR0dpnJQKNS/edit). Please print and verify the names and addresses on the memorandum of parties. For the affidavit, please sign it before a notary public and have the affidavit notarized. Both documents should be scanned and uploaded to the e-daakhil portal. Do you have any other questions or is there more information you'd like?

User: No, that's all for now. Thanks.

Chatbot: You're welcome. If you have further questions or need more guidance later, don't hesitate to reach out. Good luck with your complaint.