ANNEXURE – 1

QUESTIONNAIRE

Respected Respondent,

Myself, HAVOVI A PATALWALA, lecturer in D. R. Patel & R. B. Patel Commerce College, Bharthana (Vesu) doing research work for the degree of Ph.D.

I humbly request you to spare your valuable time & co-operate by filling up the questionnaire regarding mediclaim / health insurance policy.

The information collected is purely for academic purpose and will be kept strictly confidential.

Thanking you for your co-operation.
QUESTIONNAIRE

1. Name : 

2. Address : 

3. Age (years) : 

4. Gender : 
   1. Male 
   2. Female 

5. Marital Status : 
   1. Married 
   2. Unmarried 
   3. Divorced 
   4. Widow/Widower 

6. Educational Qualification : 
   1. Illiterate 
   2. Undergraduate 
   3. Graduate 
   4. Post Graduate 
   5. Other (specify) 

7. Occupational Status : 
   1. Unemployed 
   2. Service 
   3. Business 
   4. Profession 
   5. Other (specify) 

8. Do you hold a mediclaim / health insurance policy of: 
   1. The New India Assurance Co. Ltd. 
   2. Bajaj Allianz 
   3. Oriental Insurance 
   4. Reliance General 
   5. ICICI Lombard 
   6. Other (give name) 

9. What is the sum insured?
10. Who influenced you to buy the policy?
   1. Agent
   2. Company
   3. Media
   4. Friends
   5. Relatives
   6. Other

11. Which factor influenced you to buy policy form the particular company?
   1. Reputation of the company
   2. Satisfactory claim settlement procedure
   3. Past experience
   4. Coverage of the policy
   5. Advice / guidance / direction from the agent.

12. Have you thoroughly studied the terms and conditions of the policy document?
   1. Yes
   2. No

13. Since how long have you been insured?
   1. 1 to 5 years
   2. 5 to 10 years
   3. More than 10 years.

14. Have you purchased the policy individually or jointly with –
   1. Spouse
   2. Spouse & children
   3. Spouse, children & Parents
   4. Parents

15. Are the other family members of your family insured under the mediclaim / health insurance policy?
   1. Yes
   2. No

16. If yes, who? (Please mention)

17. Have you ever claimed the money for your above policy?
   1. Yes
   2. No

18. How many times have you made the claim? (Please mention)

19. When you claimed the money for your policy how was the response of the insurance company?
   1. Unsatisfactory
   2. Satisfactory
   3. Good
   4. Very good
20. What was the time duration for settlement of your claim money?
1. 1 to 3 months  2. 3 to 6 months
3. More than 6 months.

21. Was your claim
1. Partly honoured  2. Fully honoured
3. Party dishonoured  4. Fully dishonoured
5. Still in process.

22. On what grounds was your claim partly / fully dishonoured?
1. Non renewal of policy
2. Non payment of premium
3. Pre-existing disease
4. Doctor/hospital not complying with the terms and conditions of insurance policy.
5. Other.

23. When your claim was dishonoured, what was your reaction?
1. Quietly accepted the decision of the insurance company
2. Reapproached the insurance company to reconsider your matter.
3. Approached any consumer organization / consumer forum.

24. Are you aware of the consumer protection act?
1. Yes  2. No

25. Do you have knowledge about consumer organizations working for consumer welfare / consumer forums?
1. Yes  2. No.

26. From where did you come to know about the consumer protection Act / Consumer organizations?
1. Newspaper/Magazine  2. T.V. & Radio
3. Pamphlets / Posters  4. Neighbors / Friends
5. Professional associates  6. Lawyer
7. Any other.
27. When your mediclaim / health insurance policy amount was dishonoured partly / fully, did you file a complaint with the consumer forum.
   1. Yes  
   2. No

28. What reason made you not to file the complaint with the consumer forum?
   1. Have no faith in the system
   2. Found the procedure lengthy and time consuming
   3. Found that ultimately the procedure was expensive
   4. Found the mechanism unsatisfactory.
   5. Unaware of the redressal system

29. If you have filed a complaint with the consumer forum :-
   1. You were aware of the procedure of filing a complaint in the forum
   2. You were guided by somebody

30. If you have filed a complaint in the consumer forum in which forum have you filed the complaint?
   Name of the forum________________________

31. You have filed a complaint in the forum
   1. On your own
   2. Through consumer organization
   3. Appointed a lawyer on your behalf.

32. When have you filed the complaint in the forum?
   Mention approximate date and year.

33. Is your complaint still pending in the forum?
   1. Yes  
   2. No.

34. If yes, since how long is your complaint pending in the forum?
   Mention the time duration

35. On each hearing in the forum
   1. You personally attended the proceedings
   2. Your lawyer represented you
36. Are you satisfied with the proceedings of the forum?
   1. Yes                      2. No.

37. If no, what are the reasons of your dissatisfaction?
    Please mention.

38. Due you think certain changes are required in the present system?
   1. Yes                      2. No

39. If yes, what changes do you recommend?

40. If you have already received the order from the forum, how long did it take from the date of filing the complaint?
    1. within 90 days          2. Between 3 to 6 months
    3. Between 6 months to 1 year 4. Between 1 year to 2 year
    5. Between 2 year to 5 year 6. More than 5 years.

41. Was the order
    1. Favourable             2. Unfavorable

42. Are you satisfied with the order of the forum?
    1. Yes                     2. No

43. Give the reasons for your satisfaction / dissatisfaction
    (Please mention)

44. If not satisfied, do you wish to refer further recourse of law? Why?
ANNEXURE – 2
THE CONSUMER PROTECTION ACT, 1986

CONTENTS
THE CONSUMER PROTECTION ACT, 1986

CHAPTER – I
PRELIMINARY

1. Short title, extent, commencement and application
2. Definitions
3. Act not in derogation of any other law

CHAPTER – II
CONSUMER PROTECTION COUNCILS

4. The Central Consumer Protection Council
5. Procedure for meetings of the Central Council
6. Objects of the Central Council
7. The State Consumer Protection Councils
8. Objects of the State Council
8A. The District Consumer Protection Council

CHAPTER – III
CONSUMER DISPUTES REDRESSAL AGENCIES

9. Establishment of Consumer Disputes Redressal Agencies
10. Composition of the District Forum
11. Jurisdiction of the District Forum
12. Manner in which complaint shall be made
13. Procedure on admission of complaint
14. Finding of the District Forum
15. Appeal
16. Composition of the State Commission
17. Jurisdiction of the State Commission
17A. Transfer of cases
17B. Circuit Benches
18. Procedure applicable to State Commissions
19. Appeals
19A. Hearing of Appeal
20. Composition of the National Commission
21. Jurisdiction of the National Commission
22. Power of and procedure applicable to the National Commission
22A. Power to set aside ex parte orders
22B. Transfer of cases
22C. Circuit Benches
22D. Vacancy in the Office of the President
23. Appeal
24. Finality of orders
24A. Limitation period
24B. Administrative Control
25. Enforcement of orders of the District Forum, the State Commission or the National Commission
26. Dismissal of frivolous or vexatious complaints
27. Penalties
27A. Appeal against order passed under section 27

CHAPTER – IV
MISCELLANEOUS

28. Protection of action taken in good faith
28A. Service of notice, etc.
29. Power to remove difficulties
29A. Vacancies or defects in appointment not to invalidate orders
30. Power to make rules
30A. Power of the National Commission to make regulations
31. Rules and regulations to be laid before each House of Parliament