

**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

**FAO No. 4787 of 2012 (O&M)
Date of decision: 09.02.2016**

Reliance General Insurance Co. Ltd.

... Appellant

versus

Ram Kumar and another

.... Respondents

CORAM: HON'BLE MR. JUSTICE K. KANNAN

Present: Ms. Kaavya Jariyal, Advocate for the appellant.

None for the respondents.

K.Kannan, J. (ORAL)

The appeal by the insurer is on the issue of liability. The claimant was himself the owner and the claim was made under Section 163-A of the Motor Vehicles Act. The owner cannot make the insurer liable for any claim other than for personal accident cover which was taken for Rs. 1,00,000/-. That shall all be the entitlement of the claimant against the insurer. The award already passed is modified and scaled down to Rs. 1,00,00/- with interest at the rate already provided.

The appeal is allowed to the above extent.

**(K.KANNAN)
JUDGE**

09.02.2016

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