

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

FAO No. 2398 of 2018 (O&M)  
Date of decision : May 16, 2018

Reliance General Insurance Co. Ltd.

..... Appellant

v.

Kalawati and others

..... Respondents

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**CORAM : HON'BLE MR. JUSTICE AJAY TEWARI**

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Present : Mr. Sanjeev Kodan, Advocate  
for the appellant.

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**Ajay Tewari, J (Oral)**

**C.M No.9978 CII of 2018**

This application is allowed and the document (Annexure A-1)  
is taken on record.

**FAO No.2398 of 2018**

This appeal has been filed against the Award dated 28.2.2018  
passed by the Commissioner under the Workmen's Compensation Act,  
1923. Since a very limited issue has been raised by the appellant-Insurance  
Company, further detailed reference to the facts is not necessary.

The only contention raised by the appellant is that the deceased  
was working as a cleaner but the owner had paid the premium only for the  
driver. This exact argument has been considered and rejected by the  
Commissioner and that is why on the last date counsel for the appellant had

sought an adjournment to place on record a copy of the policy. A perusal of the policy, Annexure A-1, reveals that it is package policy wherein though special premium is chargeable for a driver, as regards the other employees who are covered by the registration certificate no special premium is payable and this is exactly what has been held by the Commissioner. The mere fact that premium was paid only for the driver would not lead to the conclusion that the other employees who are permitted by the registration certificate and are present in the vehicle are not covered. Consequently, finding no merit this appeal is dismissed.

Since the main case has been decided, the pending C.Ms, if any, also stand disposed of.

May 16, 2018  
'kk'

( AJAY TEWARI )  
JUDGE

**Whether speaking/reasoned:**  
**Whether Reportable:**

**Yes/No**  
**Yes/No**