



W.P(MD)No.25055 of 2023

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 16.10.2023

CORAM

**THE HONOURABLE MR.JUSTICE G.R.SWAMINATHAN**

W.P(MD)No.25055 of 2023

and

W.M.P.(MD)No.21255 of 2023

P.Pandi Meena

... Petitioner

**Vs.**

- 1.The Chairman (IRDA)  
O/o.IRDA,  
Insurance Ombudsman,  
O/o.Insurance Ombudsman,  
Fathima Akhtar Court, 4<sup>th</sup> Floor,  
453, Annasalai,  
Teynampet,  
Chennai-600 018.
- 2.Aadhar Housing Finance Ltd.,  
Branch Office No.338/1,  
1<sup>st</sup> Floor, 1<sup>st</sup> East Main Road,  
Anna Nagar, Madurai-625 020.
- 3.Pramerica Life Insurance,  
Branch Office at  
2<sup>nd</sup> Floor, HR Tower,  
80 Feet Road,  
Anna Nagar,  
Madurai-625 020.
- 4.The Pramerica Life Insurance Limited,  
Head Office at 4<sup>th</sup> Floor,  
Building No.9, Tower B,  
Cyber City, DLF City Phase III,



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Gurgaon:122 002,  
Hariyana.

... Respondents

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**Prayer** : Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, to direct the 1<sup>st</sup> respondent to consider the representation of the petitioner dated 04.10.2023 and to issue appropriate direction to the 3rd and 4th respondents to issue the claim insured amount of petitioners deceased husband namely Pandi who taken the Life Insurance Policy in COI.no.GC00003802 OF NOO dated 23.12.2020 which covered to the housing loan account No.00437934 and adjust the same against the housing loan outstanding as on 08.05.2021 to the 2nd respondent Aadhar Housing Finance Limited, Madurai and consequently return the title deed of the petitioner within a time stipulated that may be fixed by this Court.

For Petitioner : Mrs.K.Abiya

### ORDER

When the matter was taken up for hearing, the learned counsel for the petitioner fairly informed me that the petitioner's request was negatived by the first respondent as time barred. This communication dated 29.09.2023 was received by the petitioner only last week.

2. I am of the view that the petitioner can very well move the jurisdictional consumer forum for relief. If the petitioner files a complaint against the insurance company within a period of four weeks from the date of



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receipt of a copy of this order, the same will be entertained without reference to limitation and disposed of on merits and in accordance with within a period of eight months from the date of such filing.

3. The Writ Petition is disposed of . No costs. Consequently, connected miscellaneous petition is closed.

**16.10.2023**

Index : Yes / No

Internet : Yes/ No

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**NOTE:Issue Order Copy on 17.10.2023**



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**G.R.SWAMINATHAN, J.**

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