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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED 04.10.2024

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THE HON'BLE MR. JUSTICE M.DHANDAPANI

W.P.NO.29649 of 2024

and WMP.No.32298 of 2024

Dhanalakshmi

... Petitioner

Vs.

1. The Reserve Bank of India,
Rep. By its Regional Manager,
Fort Glacis, No.16, Rajaji Salai,
Chennai.

2. The Chairman,
Insurance Regulatory and Development Authority,
Sy. No.115/1, Financial district,
Nanakramguda, Gachibowli,
Hyderabad.

3. The Insurance Ombudsman,
Office of the Insurance Ombudsman,
Fatima Aktar Court,
Anna Salai, Teynampet, Chennai.

4. Aditya Birla Sun Life Insurance Co. Ltd.,
Claims Department, G Corp Department,
Kasarvadavalli, Ghodbunder Road,
Thane.

5. Karur Vysya Bank,
No.716, Tiruppur Road,
Opp Bus Stand, Kangeyam,
Tamil Nadu.

..... Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India to issue a Writ of Mandamus directing the respondents 1 to 3rd respondents to take appropriate action as against the 4th and 5th respondent to disburse the death life risk



coverage of petitioner's husband by considering the petitioner's representation dated 18.12.2023 and 10.08.2024.

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For Petitioner

: Mr.T.Elumalai

ORDER

The writ petitioner seeks a direction to the respondents 1 to 3rd respondents to take appropriate action as against the 4th and 5th respondent to disburse the death life risk coverage of petitioner's husband by considering the petitioner's representation dated 18.12.2023 and 10.08.2024.

2. It is the case of the petitioner that the petitioner's late husband Sampath obtained housing loan for a sum of Rs.59,00,000/- from the 5th respondent bank and he has taken life risk coverage policy with the 4th respondent insurer on 26.08.2020 by paid a sum of Rs.1,23,298/- as premium. On 05.01.2022, the petitioner's husband died due to failure of liver function. Subsequently, the petitioner approached the 4th respondent for claiming insurance for the death of her husband and the same is not considered so far. Hence, the present writ petition.

3. The learned counsel for the petitioner submitted that this Court may direct the respondents to consider and pass appropriate orders on the petitioner's representation dated 18.12.2023 within the stipulated time as fixed by this Court.

4. Heard the learned counsel for the petitioner and perused the materials



available on record. Since no adverse order is passed against the respondents, notice to them is dispensed with.

5. Considering the facts and circumstances of the case and in view of the limited request sought for by the petitioner, this Court directs the 3rd respondent to consider the petitioner's representation dated 18.12.2023 and 10.08.2024 and pass appropriate orders within a period of four weeks from the date of receipt of a copy of this order.

6. With the above directions, the writ petition stands disposed of. No costs. Consequently, connected miscellaneous petition is closed.

04.10.2024

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To:

1. The Reserve Bank of India,
Rep. By its Regional Manager,
Fort Glacis, No.16, Rajaji Salai,
Chennai.

2. The Chairman,
Insurance Regulatory and Development Authority,
Sy. No.115/1, Financial district,
Nanakramguda, Gachibowli,
Hyderabad.

M. DHANDAPANI .J.
rli



3. The Insurance Ombudsman,
Office of the Insurance Ombudsman,
Fatima Aktar Court,
Anna Salai, Teynampet, Chennai.

4. Aditya Birla Sun Life Insurance Co. Ltd.,
Claims Department, G Corp Department,
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