

**IN THE HIGH COURT OF JUDICATURE AT BOMBAY  
APPELLATE SIDE CIVIL JURISDICTION**

FIRST APPEAL NO. 776 OF 2022

Bharti Nivrutti Dugje And Ors. ....APPELLANT

V/S

Divisional Officer, Choramandalam M.s. G.i.c...RESPONDENT  
And Anr.

WITH

FIRST APPEAL NO. 1187 OF 2025

Choramandalam M.s. General Insurance Co. ....APPELLANT  
Ltd., Nashik Thr.divisional Officer

V/S

Smt. Bharti Nivrutti Dugje And Ors. ....RESPONDENT

Mr. Pritesh Bohade for Appellant.

Ms. Prachi Pawar i/b. Res Juris for Appellant.

Mr. Sachin Pandey for Respondent.

**CORAM :** HON'BLE SHRI JUSTICE R. M. JOSHI J

**DATE :** 10th December, 2025

**P.C. :**

At the request of learned counsel for the Appellant , stand over  
to 02/02/2026 .

**( FOR REGISTRAR JUDICIAL - I )**