



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 26-08-2025

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THE HONOURABLE MR JUSTICE N. ANAND VENKATESH

WP No. 32691 of 2025

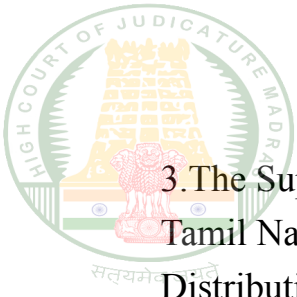
1. Mangai,
W/o. Late Shanmugam,
No.4/84, Salai Nagar, Damalerimuthur
Village, Tirupathur Taluk,
Tirupattur District.

Petitioner(s)

Vs

1. The SBI General Insurance Company
Limited,
Rep. by its Authorized Signatory,
Head- Health Claims, 9th Floor,
Westport, Pan Card Club Road, Baner
Pune- 411 045,
State Of Maharashtra.

2.The State Bank Of India,
Rep. by its Branch Manager,
(Health Insurance),
Tirupathur Branch,
Tirupathur- 631 158,
Tirupathur District.



3.The Superintending Engineer,
Tamil Nadu Generation and
Distribution Corporation Ltd.
(TANGEDCO / TNEB), Krishnagiri,
Krishnagiri District.

4.The Executive Engineer,
Tamil Nadu Generation and
Distribution Corporation Ltd.
(TANGEDCO / TNEB),
Operation and Maintenance (O& M),
Pochamballi, Krishnagiri District.

5.The Junior Engineer,
Tamil Nadu Generation and
Distribution Corporation Ltd.
(TANGEDCO / TNEB), Operation and
Maintenance (O&M), Karapattu,
Pochamballi Taluk, Krishnagiri
District.

Respondent(s)

PRAYER

This Petition has been filed seeking for issuance of a Mandamus, to direct the respondents 3 to 5 to furnish the report with regard to death of the petitioner's husband Viz., Shanmugam due to electric Shock forthwith and consequently direct the respondents 1 and 2 to settle the insurance amount, a sum of Rs.2,00,000/- vide claim No.2299923 in Policy No.34415554 of SBI Health Insurance Scheme along with interest.

For Petitioner(s): Mr.M.R. Jothimanian

For Respondents: Mr.S.Madhusudhanan, SC for R3 to 5



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ORDER

This Petition has been filed seeking for issuance of a Mandamus, to direct the respondents 3 to 5 to furnish the report with regard to death of the petitioner's husband Viz., Shanmugam due to electric Shock forthwith and consequently direct the respondents 1 and 2 to settle the insurance amount of a sum of Rs.2,00,000/- vide claim No.2299923 in Policy No.34415554 of SBI Health Insurance Scheme along with interest.

2.Heard the learned counsel for the petitioner and the learned counsel for the respondents 3 to 5.

3.It is seen from the records that the petitioner's husband died due to electrocution. In view of the same, a First Information Report came to be registered in Crime No.209 of 2024 under Section 174 of the Cr.PC. Ultimately, on completion of investigation, a referred charge sheet was filed



before the learned Judicial Magistrate, Uthangarai. On careful perusal of the same, it is seen that the Investigating Officer has come to the conclusion that the deceased had died due to electrocution, which was confirmed by the report given by the Post-Mortem Doctor.

4.The petitioner claimed for insurance amount from the first and the second respondents. They had informed the petitioner that she must get the Certificate from the Electricity Department to confirm the fact that her husband died due to electrocution. The representation made by the petitioner did not revoke any response and the 4th respondent informed the petitioner that no records are available.

5.Under these circumstances, the present Writ Petition came to be filed before this Court seeking for appropriate direction.

6.In the considered view of this Court, the materials placed before this Court shows that the petitioner's husband died due to electrocution. Therefore,



the Investigating Officer, in the course of investigation has recorded the statements of various witnesses. Hence, there shall be a direction to the 5th respondent to deal with the representation made by the petitioner and to issue the necessary certificate to the petitioner, with in a period of four(4) weeks from the date of receipt of a copy of this order. This certificate will enable the petitioner to claim the insurance amount from the first and the second respondents.

7.This Writ Petition is disposed of, with the above direction. No costs.

26-08-2025

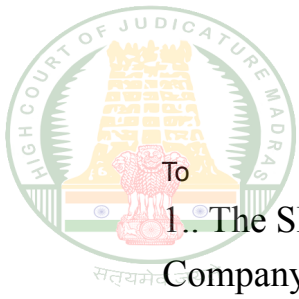
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Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No



To

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