



W.P(MD)No.30563 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 24.11.2025

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THE HONOURABLE MS.JUSTICE P.T.ASHA

Writ Petition(MD)No.30563 of 2025

P.Velusamy

..Petitioner

Vs

- 1 The Joint Director,
Reserve Bank of India, No.16, Rajaji Salai,
Fort Glacis, Chennai - 600001.
- 2 The Asst./dy./secretary, Off
Ice of the Insurance Ombudsman,, Fathima
Akhtar Court, 4th Floor, 453, Annasalai,
Teynampet, Chennai - 600018.
- 3 The Manager,
United India Insurance Company Limited, Od
Hub, 74 A, Salai Road, Trichy-620018.
Head Office24, Whites Road, Chennai.
- 4 A.P.T. Maruti Cars,
D.No.4d/4, Collector Office Road, Trichy
Cantonment, Trichy.

..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 directing the 2nd Respondent to dispose the Petitioner's appeal petition dated 16.09.2025 filed against the 3rd Respondents order Ref.0428003124C1001055001 dated 30.07.2025.

For Petitioner : Mr.R.Murugappan

For Respondents : Mr.A.Shajahan
Addl. Govt. Pleader (for R3)

ORDER

This writ petition has been filed seeking a Mandamus directing the 2nd respondent to dispose of the petitioner's appeal dated 16.09.2025, filed against the 3rd respondent's order bearing Ref. No. 0428003124C1001055001 dated 30.07.2025.

2. The case of the petitioner is that he owns a car insured with the 3rd respondent. The car met with an accident on 25.10.2024, for which a criminal case has also been registered. The vehicle was completely damaged in the accident. When the petitioner approached the 3rd respondent-Insurance Company for compensation, his claim was rejected on the ground that the driver of the car was under the influence of alcohol at the time of the accident, and therefore the insurance policy did not cover the loss.



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Aggrieved by the rejection, the petitioner filed an appeal before the 2nd respondent on 16.09.2025. Since no action has been taken on the said appeal, the present writ petition has been filed.

3. Heard the learned counsel for the petitioner and the learned standing counsel for the 3rd respondent. Though notice has been served on respondents 1, 2, and 4, none has entered appearance on their behalf.

4. Considering the limited scope of relief sought in this writ petition, this Court directs the 2nd respondent to consider and dispose of the petitioner's appeal dated 16.09.2025 and pass final orders on its own merits, within a period of two months from the date of receipt of a copy of this order, after affording a reasonable opportunity to the petitioner.

5. Accordingly, this writ petition is allowed. No costs.

24.11.2025

NCC : Yes/No
Index : Yes/No
Internet:Yes
skn



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P.T.ASHA, J.

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