



**119 IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

CWP No.6535 of 2025 (O&M)
Date of Decision: 10.03.2025

DR. RAMESH KUMAR GUPTA

.....Petitioner

Versus

NATIONAL CONSUMER DISPUTES REDRESSAL COMMISSION
AND OTHERS

.....Respondents

CORAM : HON'BLE MR. JUSTICE ANUPINDER SINGH GREWAL
HON'BLE MR. JUSTICE DEEPAK MANCHANDA

Present: Mr. Sahil Khunger, Advocate,
for the petitioner.

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ANUPINDER SINGH GREWAL, J. (Oral)

The petitioner has challenged the order dated 25.10.2024 (Annexure P-1) passed by the National Consumer Disputes Redressal Commission, New Delhi (for short, the National Commission), whereby the revision petition filed by the petitioner has been dismissed and the orders passed by the State Consumer Disputes Redressal Commission, Punjab (for short, the State Commission) and the District Consumer Disputes Redressal Forum, Ferozepur, awarding a lump-sum amount of Rs.20,000/- as compensation to the petitioner, have been upheld.

2. Learned counsel for the petitioner submits that the car of the petitioner, which was duly insured with respondent No.5-insurance



company, had met with an accident on 29.05.2015 and in terms of the insurance policy, the respondent No.5-Insurance Company was required to indemnify the petitioner for the loss and the expenses incurred by him in repairing the damages to his car.

3. Heard.

4. The car of the petitioner is stated to have been insured with the respondent No.5. The insurance policy was valid from 25.07.2014 to 24.07.2015 while the accident of the car had taken place on 29.05.2015. There is no doubt that the insurance policy was valid at the time of the accident and in terms of the insurance policy, the insurance company was required to indemnify the petitioner for the damages and loss incurred by him in repairing the damages to his car. However, the surveyor, who was appointed by the insurance company, after conducting the survey, had in his report stated that the loss was not caused due to any accident but was on account of wear and tear. The car was about 9 years old and no sign or evidence of the alleged accident was found from inspection. There is no other evidence on record to indicate that the alleged accident had taken place and the amount to the extent of the claim had to be paid for the repair of the damage to the car. The petitioner has not led any evidence whatsoever in this regard.

5. In the afore-noted facts and circumstances, where the petitioner has not led any evidence and the only evidence on record is the report of the surveyor, which indicates that no accident had taken place, we do not find any illegality in the order of the National Commission, which would warrant



interference by this Court in the exercise of writ jurisdiction. Consequently, the petition being devoid of any merits, stands dismissed.

(ANUPINDER SINGH GREWAL)
JUDGE

10.03.2025
sandeep

(DEEPAK MANCHANDA)
JUDGE

Whether Speaking/Reasoned : Yes/No
Whether Reportable : Yes/No