

FAO-4511-2024 (O&M)

2025.PHHC.160714



FAO-3797-2024 (O&M)

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

Date of decision : 09.10.2025

1

FAO-4511-2024

Sachin Kumar @ Sachin Goyal

..... Appellant

Versus

Reliance General Insurance Co., Ltd. & ors.

..... Respondents

2

FAO-3797-2024 (O&M)

Charu Goyal @ Riya Garg

..... Appellant

Versus

Reliance General Insurance Co., Ltd. & ors.

..... Respondents

CORAM : HON'BLE MR.JUSTICE PANKAJ JAIN

Present :- Mr. Rishabh Gupta, Advocate
for the appellant- FAO-4511-2024

Mr. Rajan Bansal, Advocate
for the appellant- FAO-3797-2024.

Mr. Nigam K.Bhardwaj, Advocate
for respondent No.1 (in both appeals).

Mr. Gopal Rath, Advocate
for respondent No.2 (in both appeals).

PANKAJ JAIN, J. (ORAL)

1

This order shall dispose off above mentioned two appeals.



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2 These two appeals arise out of the same claim application filed by appellants claiming compensation on account of death of their mother Anita Rani @ Anita Goyal in a motor vehicular accident dated 21.08.2016 in which she lost her life at the age of 53 years. The claimants have preferred separate appeals.

3 The issue in the appeals relates to enhancement of compensation on account of proper assessment of income of Anita Rani @ Anita Goyal who was a homemaker.

4 This Court, in ***United India Insurance Company Limited vs. Poonam Devi and others, FAO-6400-2023, decided on 04.11.2024***, while assessing the notional income of a homemaker, observed as under :-

*“ This Court in the case of **United India Insurance Co. Ltd vs. Sube Singh and others, passed in FAO No. 218-2014** while dealing with the issue of income of homemaker for the purpose of compensation under MACT held as under:-*

“while dismissing the appeal filed by the Insurance Company against the award of the Tribunal wherein the Tribunal took the income of a house wife at Rs.9000/- per month, held that to tag a house wife as skilled labour alone does not do complete justice to her multifarious role as home manager. House wife is something more than mere skilled worker and it would not be unreasonable to estimate contribution of deceased at higher figure. The SLP filed against the said judgment has also been dismissed.

12. Thus, income of the deceased, who was a homemaker has to be assessed at Rs.10,000/- per month. An element of 40% future prospects needs to be added. Thus, in the considered opinion of this Court even if the compensation awarded by the Tribunal is

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recalculated it would not make substantial difference in the same quantitatively.”

5 Accordingly, income of deceased Anita Rani @ Anita Goyal is taken as Rs.10,000/- per month. Since the income has been assessed notionally, neither any future prospects are being granted nor any deduction is being applied. Multiplier of 11 needs to be applied keeping in view the age of the deceased. Medical expenses of Rs.3,35,000/- have been rightly granted by the Tribunal on actual basis. The same are maintained. Nothing has been paid on account of loss of consortium. Each of the appellant is entitled to an amount of Rs.48,000/- on account of loss of parental consortium. The claimants are also entitled to Rs.18,000/- for loss of estate and Rs.18,000/- for funeral expenses.

6 The apportionment of the compensation and interest shall abide by the award passed by the Tribunal.

7 Appeals stand disposed off.

8 Pending miscellaneous applications, if any, also stand disposed off.

9 Photocopy of this order be placed on the file of other connected case.

09.10.2025
Pooja Sharma-I

(PANKAJ JAIN)
JUDGE

Whether speaking/reasoned: Yes/No

Whether reportable: Yes/No