



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

FAO-5441-2025(O&M)

Date of decision:11.09.2025

Liberty General Insurance Company Limited

..Appellant

Versus

Smt. Reetu and others

..Respondents

CORAM: HON'BLE MS. JUSTICE MANDEEP PANNU

Present: Mr. Vishal Aggarwal, Advocate for the appellant

MANDEEP PANNU, J.

CM-18422-CII-2025

1. For the reasons stated in the application, delay of 48 days in filing the appeal is hereby condoned.

2. CM stands allowed.

Main appeal

3. The present appeal has been filed by the Insurance Company against the award dated 01.04.2025 passed by the Motor Accidents Claims Tribunal, Fatehabad, whereby claimants have been awarded compensation of Rs.20,93,000/- on account of death of Devi Lal in a vehicular accident, which took place on 11.11.2019.

4. There is no dispute with regard to the facts of the case, therefore the same are not reproduced herein for the sake of brevity.



5. Learned counsel for the appellant only questions the genuineness of the insurance policy since it pertains to tractor bearing registration no.HR-02P-0233 whereas accident was caused by tractor bearing registration No. HR-22P-0233. He further submits that Registration Certificate of the tractor also bears no.HR-02P-0233 and endorsement documents whereby details on the Registration Certificate were changed from HR-02P-0233 to HR-22P-0233 is dated 01.01.2020, i.e after the date of accident. He further submits that the Tribunal has erred in holding the Insurance Company alongwith Driver and owner of the offending vehicle to jointly and severally pay the compensation as the insured vehicle is different from the offending vehicle and a fake policy has been placed on record by the claimants.

6. This Court has considered the submissions made by the learned counsel for the appellant.

7. The issue raised herein has been dealt in detail by the Tribunal. The Tribunal has recorded a finding that Bhoop Singh-owner of tractor (RW2) has deposed that he got his tractor insured for the year 2018-19 with 'New India Insurance Company' vide policy Ex.R5 and for the year 2019-20 from 'Liberty General Insurance Company' (appellant herein) vide policy Ex.R6. It has further been held that in insurance policies Ex.R5 and Ex.R6, registration number of tractor has been mentioned as HR-02P-0233 as Registration Certificate carries this number, which was later on got rectified by the owner, however, chassis number and engine number mentioned in



both the policies i.e Ex.R5 and Ex.R6 are same as that of tractor bearing registration no.HR-22P-0233. Therefore, Tribunal has correctly held that there was a valid and genuine insurance policy in respect of the offending vehicle.

8. Keeping in view the aforesaid facts, no ground to interfere in the impugned award is made out.

9. Accordingly, the present appeal stands dismissed in limine.

10. All the pending miscellaneous applications, if any, are also disposed of.

11.09.2025

rekha

Whether speaking/reasoned	Yes/No
Whether reportable	Yes/No

(MANDEEP PANNU)
JUDGE