IN THE HIGH COURT OF JUDICATURE AT BOMBAY
CIVIL APPELLATE JURISDICTION

WRIT PETITION NO. 4884 OF 2026

Star Health And Allied Insurance Co Ltd ..Petitioner
Versus
Office of Insurance Ombudsman and Anr …Respondents

Ms. Jagruti Vemula, for the Petitioner.

CORAM: N. J. JAMADAR, J.
DATE : 17th AUGUST 2026

ORAL ORDER:

1. Heard the learned Counsel for the Petitioner.

2. The challenge in this Petition is to an order passed by the Insurance Ombudsman Thane, dated 23rd December 2025, whereby the complaint preferred by Respondent No.2, against the repudiation of the claim by the Petitioner, came to be allowed and the Petitioner was directed to pay a sum of Rs. 1 Lakhs to Respondent No.2.

3. Ms. Jagruti Vemula, the learned Counsel for the Petitioner, submitted that there is discrepancy in the date of discharge. The discharge summary indicates that Respondent No.2 was admitted in the Hospital on 8th February 2025 and was discharged on 19th February

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2025. However, in the bill issued by the Hospital the date of discharge is mentioned 18th February 2025.

4. The Ombudsman was not persuaded to discard the claim of Respondent No.2 in its entirety on account of the discrepancy in the date of discharge.

5. From the perusal of the impugned order, it appears that even the findings of the investigation caused by the Insurer revealed that the name of the insured-Respondent No.2 was found recorded under IPD No. 2186 and UHID No. OHK/6956, with a diagnose of Enteric Fever and the date of admission was 8th February 2025 and discharge was 19th February 2025. The Insurer further submitted before the Ombudsman that the treatment availed by Respondent No.2 appeared to be genuine but the hospitalisation charges were very high.

6. In the backdrop of the aforesaid material, the Ombudsman has taken a correct view of the matter and directed the Insurer to satisfy the reduced claim of Rs.1,00,000/- as against the claim of Rs.2,18,900/-, lodged by Respondent No.2.

7. Having regard to the nature of the grounds raised to repudiate the claim, and the fact that the admission and treatment as such, of Respondent No.2 in the Hospital appeared to be rather incontrovertible, this Court is not inclined to entertain the Petition against an order

which factors in the objection of the Petitioner that the treatment charges were on a higher side.

8. Thus, the Petition stands dismissed.

[N. J. JAMADAR, J.]