



WEB COPY

WP No. 3082 of 2



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 30-01-2026

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THE HON'BLE MR JUSTICE M.DHANDAPANI

**WP No. 3082 of 2026
and WMP.No.3473 of 2026**

M.Balamurugan,
S/o.C.Muthu,
Old No.27/4,New No.39,
G-1,Iswaryam Jayam Apartments,
Raji Street,Aynavaram,Chennai-600 023

..Petitioner(s)

Vs

1. State of Tamil Nadu rep.by
The Principal Secretary to Government,
Finance (Salaries) Department,
Secretariat, Fort St.George, Chennai-600 009.
2. The United India Insurance Company Ltd,
Divisional Office VI,
5th Floor, P.L.A.Rathna Towers,
212,Anna Salai, Chennai-600 006
3. India Healthcare Services (TPA)Pvt.Ltd,
Guna Complex, New Door No.443 and 445,
Old No.304 and 305, Anna Salai,
Teynampet, Chennai-600 018

..Respondent(s)

Writ Petition filed under Article 226 of the Constitution of India, seeking issuance of a Writ of Certiorarified Mandamus, calling for the records and quash the rejection order of 2nd Respondent in Ref.010600/CRS-86/17/2023 dated 24.11.2023 and consequentially, direct the 2nd respondent to pay the sum of Rs.1,17,933/- towards reimbursement of the medical expenses claimed by the Petitioner in respect of the Petitioner son's



surgery.

For Petitioner(s):

Ms.Jayasudha

For Respondent(s):

Mr.P.Balathandayutham
Special Government Pleader**ORDER**

This Writ Petition has been filed seeking quashment of the impugned order passed by the second respondent dated 24.11.2023 and consequently to direct the second respondent to reimburse a sum of Rs.1,17,933/- towards the medical expenses incurred by the petitioner in respect of the surgery undergone by his son.

2. Mr.P.Balathandayutham, learned Special Government Pleader takes notice on behalf of the respondents. In view of the consent expressed by the learned counsel on either side, the Writ Petition is taken up for final disposal at the stage of admission itself.

3. The case of the prosecution is that the petitioner, an Additional Superintendent of Police and a beneficiary under the New Health Insurance Scheme, incurred medical expenses to the tune of Rs.1,17,933/- towards the surgery undergone by his son for Pilonidal Sinus at Sooriya Hospital, Saligramam, Chennai. Since the cashless facility was not extended, the



petitioner paid the said amount and sought reimbursement through proper channel. Though the joint Commissioner of Police, South Chennai, recommended reimbursement by letter dated 05.05.2023, the second respondent, by proceedings dated 24.11.2023, rejected the claim citing G.O.Ms.No.160 dated 29.06.2021, without assigning specific reasons. Aggrieved by the said rejection, the petitioner has filed the present Writ Petition challenging the same and seeking reimbursement of the medical expenses incurred.

4. The learned counsel for the petitioner submitted that the petitioner, being a Government servant covered under the New Health Insurance Scheme, is entitled to reimbursement of the medical expenses incurred for his son's surgery. It was contended that the rejection order dated 24.11.2023 is arbitrary and unsustainable, as no valid or specific reasons have been assigned for denying the claim. The learned counsel further submitted that the treatment was necessitated due to a medical emergency and the denial of reimbursement defeats the very object of the beneficial insurance scheme. Hence, he prayed for setting aside the impugned order.

5. The learned Special Government Pleader submitted that the claim of the petitioner was rejected on the ground that the diagnosis and line of management are not covered under G.O.Ms.No.160, dated 29.06.2021 issued by



the Finance (Salaries) Department, Government of Tamil Nadu.

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6. Heard the learned counsel on either side and have perused the materials available on record.

7. As against the order passed by the Insurance Company, instead of approaching the Insurance Ombudsman, the petitioner has filed the present Writ Petition. In view of the availability of an effective alternative remedy, this Writ Petition is not maintainable.

8. Accordingly, the Writ Petition stands dismissed with liberty to the petitioner to approach the Insurance Ombudsman. In the event of such appeal being filed, the Insurance Ombudsman is directed to entertain the same and pass appropriate orders, on merits and in accordance with law, without being influenced by any of the observations made by this Court. No Costs. Consequently, connected miscellaneous petition is closed.

30-01-2026

Index: Yes/No

Speaking/Non-speaking order

Neutral Citation: Yes/No

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