



WA No.716 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 17.03.2026

CORAM

THE HON'BLE MR.SUSHRUT ARVIND DHARMADHIKARI,
CHIEF JUSTICE

AND

THE HON'BLE MR.JUSTICE G. ARUL MURUGAN

WA No.716 of 2026
and CMP No.7211 of 2026

S.Murugan,
Plot No. 3B, Door No.3/265, Loganathan 5th
Street, Nanmangalam, Chennai -600 129.

Appellant(s)

Vs

1. Office of the Insurance Ombudsman,
Fatima Akhtar Court, 4th Floor, New No.453,
Anna Salai, Teynampet, Chennai -600 018.

2.ICICI Lombard General Insurance Company
Ltd.,
Third Floor, No. 684-690, Ground Floor,
Seethakathi Business Centre, Anna Salai,
Thousand Lights East, Thousand Lights,
Chennai-600 006.

3.ICICI Lombard General Insurance Company
Ltd.,
Interface Building No.16, 601/602, 6th Floor,
New Link Road Malad (West),
Mumbai-400 064.

Respondent(s)



WA No.716 of 2026

WEB COURT
PRAYER

Appeal filed under Clause 15 of the Letters Patent to set aside the Order dated 16.10.2025 passed in W.P.No.34325 of 2025 and consequently to issue a writ of Certiorarified Mandamus or any other appropriate writ or direction in the nature of writ directing the 1st to 3rd respondents to call for the records and to set aside the award dated 13.06.2025 in AWARD No.IO/CHN/A/GI/0039/2025-2026, passed by the 1st respondent and further direct release of the compensation amount of Rs.15,20,000/- with interest within a time frame as may be fixed by this Court.

For Appellant: Mr. J.Chandran Sundar Sashikumar
 For Mr. P.Arumugam

JUDGMENT

(Judgment of the Court was
delivered by the Hon'ble Chief Justice)

The present appeal under Clause 15 of the Letters Patent assails the judgment dated 16.10.2025 passed in W.P.No.34325 of 2025 whereby the writ petition filed by the appellant has been dismissed.

2. Brief facts of the case are that the appellant had insured his house with the 2nd and 3rd respondents/insurance company. The validity of the policy was from 12.10.2020 to 11.10.2030. On 14.11.2024, there was a heavy rain, lightning and thunder, due to



WA No.716 of 2026

which his house was badly damaged and the costs for repairing his house was estimated at Rs.13,96,735/-. The appellant made a claim before the 2nd and 3rd respondents. The approved surveyors assessed the claim at Rs.1,68,242/-. Being aggrieved by the said amount, the appellant preferred appeal before the first respondent, Ombudsman. The Ombudsman, after re-appreciating the evidence, came to the conclusion that certain amount under various heads have not been taken into account and therefore, enhanced the assessed amount by adding Rs.1,48,500/-. The said amount was paid to the appellant on 25.06.2025. The said order of the appellate authority was challenged in the writ petition.

3. Learned counsel for the appellant submitted that the learned Single Judge, without appreciating the grounds raised in the writ petition, came to the conclusion that this Court is not an expert to sit over the conclusion arrived at by two expert bodies and therefore, declined to entertain the writ petition. Learned counsel for the appellant further submitted that value of the building as per the property deed in 2007 was Rs.15 lakhs and after 13 years, as on 20.10.2020, the value of the building increased to Rs.47,22,050/- and



WA No.716 of 2026

the insurance company had charged premium accordingly. Therefore, the appellant was entitled to claim the compensation estimated at Rs.13,96,735/-.

4. We have perused the order passed by the learned Single Judge as well as the record of the writ petition. We find that no legal grounds have been raised in the writ petition. The learned Single Judge was right in dismissing the writ petition by invoking powers under Article 226 of the Constitution of India and this Court cannot go into the factual aspects, since the amount was arrived at based on the report of two expert bodies. We find no error in the order passed by the learned Single Judge.

Accordingly, the writ appeal, being bereft of merit and substance, is hereby dismissed. There shall be no order as to costs. Consequently, the interim application stands closed.

(SUSHRUT ARVIND DHARMADHIKARI, C.J.) (G. ARUL MURUGAN, J.)
17.03.2026

Index : Yes/No
Neutral Citation : Yes/No
sra

Page 4 of 6



WA No.716 of 2026

WEB COPY

To

1. Office of the Insurance Ombudsman,
Fatima Akhtar Court, 4th Floor, New No.453,
Anna Salai, Teynampet, Chennai -600 018.

2.ICICI Lombard General Insurance Company
Ltd.,
Third Floor, No. 684-690, Ground Floor,
Seethakathi Business Centre, Anna Salai,
Thousand Lights East, Thousand Lights,
Chennai-600 006.

3.ICICI Lombard General Insurance Company
Ltd.,
Interface Building No.16, 601/602, 6th Floor,
New Link Road Malad (West), Mumbai-400 064.



WEB COPY



WA No.716 of 2026

THE HON'BLE CHIEF JUSTICE
AND

G. ARUL MURUGAN, J.

(sra)

WA No.716 of 2026

17.03.2026