



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

139

CWP-7806-2026

Date of Decision: 16.03.2026

RANBIR SINGH

...Petitioner

Versus

UNITED INDIA INSURANCE CO. LTD. AND OTHERS

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Rajesh Bansal, Advocate for petitioner

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking setting aside of Repudiation Letters dated 30.03.2023 and 13.07.2023. He is further seeking directions to respondent to comply with award dated 26.06.2023.

2. The petitioner got his vehicle bearing Registration No.**HR-07-V-7248** insured from respondent No.1-United India Insurance Company Ltd. under Policy No. 1126003121P111532737 for a period of 1 year i.e. from 11.02.2022 to 10.02.2023. IDV was assessed Rs.4,00,000/-. During the intervening night of 30th and 31st July 2022 his vehicle was stolen from Jhansa Road, Rotary Chowk, Kurukshetra. He lodged FIR No. 0542 dated 31.07.2022 under section 379 IPC at Police Station Krishna Gate, Thanesar, Kurukshetra. Police filed untraced report under Section 173 Cr.P.C. He preferred claim



before respondent which came to be rejected. He approached Insurance Ombudsman who vide order dated 26.06.2023 directed Insurance Company to settle claim after completing requisite formalities including submission of original keys and copy of RC. Petitioner complied with the same but respondent again repudiated his claim on 13.07.2023 on the ground that key submitted by him does not match with key shown to the Investigator in photographs.

3. Learned counsel for the petitioner submits that respondent has again repudiated petitioner's claim, thus, he has again approached Insurance Ombudsman. His grievance, at this stage, would be redressed if Insurance Ombudsman is directed to decide his claim in a time bound manner.

4. In view of limited prayer and without commenting upon merits, the petition stands **disposed of** with a direction to Insurance Ombudsman-respondent No.3 to adjudicate petitioner's claim within six weeks from today.

5. Pending Misc. application(s), if any, shall also stand disposed of.

(JAGMOHAN BANSAL)
JUDGE

16.03.2026
SDK

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