



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

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CWP-9135-2026

Date of Decision: 25.03.2026

NEW INDIA ASSURANCE CO LTD.

...Petitioner

Vs.

PRESIDING OFFICER PERMANENT LOK ADALAT AND OTHERS

...Respondents

CORAM:- HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Ms. Ritu Punj, Advocate and
Mr. Sahaj Punj, Advocate
for the petitioner

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking setting of order dated 19.12.2025 whereby Ld. Permanent Lok Adalat (for short 'PLA'), Mansa has ordered to pay a sum of Rs.1,95,695/- along with interest to the respondent. The petitioner has been further ordered to pay Rs.10,000/- as mental and physical harassment.

2. Respondent No.2 purchased cashless insurance policy from the petitioner. He suffered abdomen pain and was diagnosed with 'acute pancreatitis'. He took treatment and remained admitted in hospital from 15.04.2019 to 26.04.2019. He incurred Rs.1,12,220/- on his treatment. He again on 29.05.2019 suffered the same problem and was admitted in the same hospital. He incurred expenses to the tune of Rs.2,66,040/-.

In this way he incurred total expenses Rs.3,78,260/- on his treatment. He filed application before PLA under Section 22C of Legal Services Authority Act, 1987. The petitioner claimed before PLA that policy was valid w.e.f. 07.05.2018 to 06.05.2019 and 2nd claim relates to admission in the hospital from 29.05.2019 to 13.06.2019. PLA has partly allowed insured claim while holding that petitioner has admitted claim with respect to admission in DMC, Ludhiana during 15.04.2019 to 26.04.2019.

3. Learned counsel for the petitioner submits that respondent was suffering from acute pancreatitis. He was in the habit of consuming liquor. The aforesaid disease developed on account of excessive consumption of liquor.

4. Heard the arguments and perused the record.

5. From the perusal of record, it is evident that respondent admitted its liability for the period from 15.04.2019 to 26.04.2019. During the said period, policy was valid. The petitioner at this stage is claiming that it is not liable even to pay for the aforesaid period. There was admission on the part of respondent that policy was valid at the time of hospitalization of respondent during 15.04.2019. to 26.04.2019. PLA has repeatedly recorded that in view of admission there is no need to record findings on the said issue. As there was admission for the aforesaid period, there seems no reason to interfere with order of PLA

6. In the wake of above discussion and findings, this Court is of the considered opinion that the instant petition deserves to be dismissed and accordingly dismissed.

7. Pending application(s), if any, stands disposed of.

(JAGMOHAN BANSAL)
JUDGE

March 25, 2026
Deepak DPA

Whether Speaking/reasoned	Yes/No
Whether Reportable	Yes/No