



CWP-11967-2026

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

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CWP-11967-2026

Date of Decision: 22.04.2026

SBI General Insurance Company Limited and another ...Petitioners

Versus

Harbir Singh and another

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: - Mr. Krishna Kant, Advocate for the petitioners

JAGMOHAN BANSAL, J. (Oral)

1. The petitioners through instant petition under Article 226 of the Constitution of India are seeking setting aside of Award dated 14.10.2025 (Annexure P-6) whereby learned Permanent Lok Adalat, Bhiwani (for short 'PLA') has allowed respondent's application filed under Section 22C of the Legal Services Authorities Act, 1987 (for short '**1987 Act**').

2. The insured purchased an insurance policy from petitioner-insurer with respect to his vehicle bearing Registration No.HR-19-N-2023. He paid premium of ₹24,100/-. The Insured Declared Value was ₹7,50,000/-. The vehicle met with an accident on 14.03.2021. The respondent, on the basis of policy, lodged claim. The petitioners examined the matter and formed an opinion that there was suppression of facts, thus, claim is liable to be repudiated. Accordingly, the petitioners rejected his claim. The respondent filed an application under Section 22C of 1987 Act before learned PLA which sought response of the petitioners. Matter was tried to be reconciled, however, was finally adjudicated on merits. Learned PLA has

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concluded that there was no occasion to repudiate applicant's claim, thus, petitioners have wrongly rejected the same.

3. Learned counsel for the petitioners submits there was material difference between vehicle produced at the time of pre-inspection as well as after accident. In view of material change in the vehicle, the insured was not entitled to compensation.

4. Heard the arguments and perused the record.

5. On being asked, learned counsel for the petitioners expressed his inability to controvert that there was no change in chassis and engine number as well as registration certificate of the vehicle which was presented for pre-inspection as well as after accident.

6. Besides aforesaid fact, there is nothing on record disclosing that two vehicles were existing or there was change in the nature of the vehicle. In the absence of the aforesaid facts, the factual findings recorded by learned PLA do not deserve to be disturbed.

7. In the backdrop, this Court does not find any reason to interfere in the impugned order. The present petition deserves to be dismissed and accordingly dismissed.

(JAGMOHAN BANSAL)
JUDGE

22.04.2026*Mohit Kumar*

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