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

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CWP-12928-2026

Date of Decision: 29.04.2026

Star Health and Allied Insurance Co. Ltd.

...Petitioner

Versus

Rajeev Gandotra and another

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: - Mr. Neeraj Khanna, Advocate and
Mr. Ravinder Arora, Advocate for the petitioner

JAGMOHAN BANSAL, J. (Oral)

1. The petitioner through instant petition under Article 226/227 of the Constitution of India is seeking setting aside of order dated 24.03.2026 whereby respondent No.2-Insurance Ombudsman allowed claim of respondent No.1.

2. The insured purchased an insurance policy from petitioner-insurer. He paid premium of ₹20,650/-. The sum assured was ₹10 Lakhs. The respondent-insured was hospitalized on two occasions. The respondent, on the basis of policy, lodged claim. The petitioner examined the matter and formed an opinion that charges towards glucometer were to be deducted *qua* 1st hospitalization and the maximum limit for robotic surgery was ₹3 Lakhs *qua* 2nd hospitalization. Accordingly, petitioner partially paid the claim amount. The respondent filed an application before Insurance Ombudsman which sought response of the petitioner. Matter was tried to be reconciled, however, was finally adjudicated on merits. Insurance Ombudsman has



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concluded that there was no occasion to partially allow applicant’s claim, thus, petitioner has wrongly reduced the claim amount.

3. Learned counsel for the petitioner expressed their inability to point out any factual or legal infirmity in the impugned order, however, submit that penalty for delayed payment may be waived subject to payment of awarded amount within a week from today.

4. Heard the arguments and perused the record.

5. In the wake of limited prayer of the petitioner, the petition stands disposed of with the observation that petitioner shall not be liable to pay penalty, if awarded amount is paid within one week from today.

6. Disposed of.

(JAGMOHAN BANSAL)
JUDGE

29.04.2026
Mohit Kumar

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