

**CWP-14312 of 2026 (O&M)****1****IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH****CWP-14312 of 2026 (O&M)
Date of decision : May 08, 2026****Bajaj Allianz Life Insurance Company Limited****..... Petitioner****Versus****Permanent Lok Adalat (Public Utility Services), Fatehabad and
others****..... Respondents****CORAM : HON'BLE MR. JUSTICE JAGMOHAN BANSAL*********

Present :-Mr. Nitin Thatai, Advocate (Through Video Conferencing)
with Ms. Shruti Sharma, 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 interim order dated 12.03.2026 (Annexure P-11) whereby Ld. Permanent Lok Adalat (for short 'PLA') has disposed of its application for summoning of medical record of the deceased-insured and ordered to be heard with main petition. It is further seeking direction to PLA to summon medical record of the deceased-insured from Manglam Nuclear Centre, Hisar. It is also seeking stay on the proceedings before PLA.

2. The deceased-insured purchased a life insurance policy from petitioner-insurer. He paid premium of Rs.1,00,000/-. The sum

assured was Rs.10,60,000/-. The respondent No.2 being the nominee of the deceased on the basis of policy lodged claim. The petitioner examined the matter and formed an opinion that there was suppression of facts qua pre-existing disease, thus, claim is liable to be repudiated. Accordingly, petitioner rejected her claim. The respondent No.2 filed an application under Section 22C of 1987 Act before PLA which sought response of the petitioner. It vide application dated 25.10.2024 filed before PLA expressed the necessity to summon medical records of the deceased-insured from Manglam Nuclear Centre where he was undergoing treatment for cancer. PLA vide order dated disposed of the said application to be heard with the main petition on the ground that photocopies were already on record.

3. Learned counsel for the petitioner submits that petitioner is facing similar problem in every case. The photocopies are taken on record. The original documents are not on record. In such circumstances, the final order is passed contrary to law settled by Hon'ble Supreme Court.

4. Heard the arguments and perused the record.

5. From the perusal of record it is evident that PLA has ordered to hear petitioner's application along with main petition. This Court has no reason to interfere in the interim orders passed by PLA. The object of establishment of PLA is to expedite the matter. If writ petitions are entertained against interim orders, the object would be defeated. The Court is not oblivious of the fact that as per Section 22E of the 1987 Act the orders passed by PLA are final.

6. Dismissed.
7. Pending Misc. application(s), if any, shall stand disposed of.

(JAGMOHAN BANSAL)
JUDGE

May 08, 2026
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Whether speaking/reasoned	Yes
Whether Reportable :	No