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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

+ **W.P.(C) 8553/2021**

MRS CHANDRA PRABHA

.....Petitioner

Through: **Mr. Hari Shanker, Advocate.**

versus

**BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED
& ANR.**

.....Respondents

Through: **Mr. Danish Aftab Chowdhury and
Mr. Suhail Malik, Advocates for R-1.**

CORAM:

HON'BLE MR. JUSTICE PURUSHAINDR KUMAR KAURAV

ORDER

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10.03.2026

1. The petition is for the directions to respondent no. 1 to disburse the claim of the insurance policy with further direction to compensate the petitioner for causing mental torture and harassment etc.
2. The facts of the case would indicate that the petitioner availed the policy under the head of 'Personal Accident Policy' on 19.03.2019 with the respondent no.1, which was renewed on 09.03.2021.
3. It is the case of the petitioner that the petitioner is entitled for Rs. 12,50,000/- under the head of "Basic-Death Only". There appears to be various facts and circumstances which have been put forth by the petitioner in order to avail the claim under the insurance policy.
4. Learned counsel for the respondent no.1, however, submits that the



petitioner has not applied as per the extant procedure.

5. The Court finds that the claim of the petitioner has not yet been rejected by the respondent. As to what procedure the petitioner will have to follow, will have to depend upon the terms of the policy and the extant rules and regulations which are in vogue.

6. Accordingly, Let the petitioner to apply in accordance with the established procedure and on doing so, let the concerned respondent to take an appropriate decision.

7. If the petitioner has any further grievance he shall be at liberty to approach the Ombudsman or to the Consumer Court in accordance with law. The writ jurisdiction of the Court under Article 226 of the Constitution of India may not be an appropriate remedy to accept the plea raised herein and to direct the respondent to reimburse the claim against the policy.

8. With the aforesaid observations, the petition stands disposed of.

PURUSHAINDR KUMAR KAURAV, J

MARCH 10, 2026

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