

MAC No. 2133 of 2019



CGHC010385032019



2026:CGHC:31661

NAFR

HIGH COURT OF CHHATTISGARH AT BILASPUR

MAC No. 2133 of 2019

1. Bandhulal Verma S/o Romnath Verma, Aged About 55 Years;
2. Narendri W/o Bandhulal Verma, Aged About 50 Years;

Both are R/o B-31, Monet Colony, Mandir Hasoud, Post Office And Police Station Mandir Hasod, District Raipur, Chhattisgarh.

... Appellants

versus

1. Anand Kumar Beck S/o Sayaril Beck, R/o Dulari Vatika, Gayatri Nagar, House No. B-49, Police Station Telibandha, District Raipur, Chhattisgarh (Owner Of Car No. C.G. 04 K.J. 7007).
2. The United India Insurance Co. Ltd. Through Divisional Manager (Division Office No. 1) The United India Insurance Co. Ltd. Kachahari Chowk Jail Road, Raipur, Tahsil And District Raipur, Chhattisgarh (Insurer Of Car No. C.G. 04 K.J. 7007).

... Respondents

For Appellants	:- Mr. Rakesh Kumar Thakur, Advocate.
For Respondent No.2	:- Mr. Abhishek Vinod Deshmukh, Advocate.

SB- Hon'ble Shri Justice Sanjay K. Agrawal
Judgment On Board

24.07.2026

1. This appeal has been filed by the appellants/claimants under Section 173 of the Motor Vehicles Act, 1988 (for short “Act of 1988”) against impugned award dated 07.02.2019 passed by the 8th Additional Motor Accident Claims Tribunal, Raipur, Chhattisgarh (for short “Claims Tribunal”) in Claim Case No. 457/2017, whereby the Claims Tribunal rejected the claimants’ application.
2. Mr. Rakesh Kumar Thakur, learned counsel for the appellants/claimants, would submit that the Claims Tribunal has wrongly rejected claimants’ application as premium of ₹100/- for personal accident for the owner and driver has already been paid and according to the insurance policy (Ex. D/1) claimants are liable to be awarded ₹2,00,000/-, therefore, appeal deserves to be allowed and the amount is liable to be awarded to the claimants.
3. Mr. Abhishek Vinod Deshmukh, learned counsel for the Insurance Company, would oppose the prayer made by learned counsel for the appellants and support the impugned award.

4. Having heard learned counsel for the parties, considered their rival submission made herein above and after going through the records, it appears that premium of ₹100/- for personal accident for the owner and driver has already been paid and as per the insurance policy personal accident was covered for owner-driver to the tune ₹2,00,000/-. As such, the claimants are liable to be awarded to the tune of **₹2,00,000/-** along with interest @7.5% *per annum* from the date of filing of claim application before the Tribunal till its realization. The concerned respondent is directed to pay the amount awarded by this Court within 45 days from the date of receipt of copy of this order. However, it is made clear that for the delayed period i.e. 184 days, the claimants would not be entitled for interest.

5. In view of the above, this appeal is **allowed** to the extent as indicated herein-above.

Sd/-
(Sanjay K. Agrawal)
Judge

Ankit