IN THE SUPREME COURT OF INDIA
CIVIL APPELLATE JURISDICTION

CIVIL APPEAL NO. 8212 OF 2016

M/S. RAUNAQ ICE AND COLD STORAGE — APPELLANT(S)

VERSUS

NEW INDIA ASSURANCE CO. LTD. & ANR. — RESPONDENT(S)

O R D E R

1. We have considered the submissions of the parties. Though, we are of the view that the flooding did not directly contribute to the loss or damage covered under the Policy, it cannot be ruled out that such flooding may have had a contributory role in the damage so caused. Giving a liberal interpretation to the terms of the Policy, we are inclined to direct the insurance company to pay a sum of Rs.1.50 crores as compensation to the appellant within six weeks from date failing which the amount shall carry an interest @ 9% p.a. till realisation.

2. The appeal stands disposed of, in the above terms.

.....J.
(JOYMALYA BAGCHI)

.....J.
(V. MOHANA)

Signature Not Verified
Digitally signed by
NITIN TALREJA
Date: 2026.11.
16:39:47 IST
Reason:

NEW DELHI;
NOVEMBER 16, 2026.

ITEM NO.40 COURT NO.18 SECTION XVII-A

S U P R E M E C O U R T O F I N D I A
RECORD OF PROCEEDINGS

Civil Appeal No(s). 8212/2016

M/S. RAUNAQ ICE AND COLD STORAGE Appellant(s)

VERSUS

NEW INDIA ASSURANCE CO. LTD. & ANR. Respondent(s)

Date : 16-11-2026 This appeal was called on for hearing today.

CORAM : HON'BLE MR. JUSTICE JOYMALYA BAGCHI
HON'BLE MRS. JUSTICE V. MOHANA

For Appellant(s) : Mr. Arun Khosla, Adv.
Mr. M. A. Chinnasamy, AOR
Mrs. C Rubavathi, Adv.
Mr. C Raghavendren, Adv.
Mr. V Senthil Kumar, Adv.

For Respondent(s) :Mr. Varinder Kumar Sharma- 1237, AOR
Mr. S. L. Gupta, Adv.
Mr. Piar Singh Rana, Adv.

Mr. S.L. Gupta, Adv.
Md. Izhar Alam, Adv.
Mr. Shiv Ram Pandey, Adv.
Mrs. Sandhya Pandey, Adv.
Mr. Sanjeev Kumar Agrawal, Adv.
Mr. Varinder Kumar Sharma, AOR

UPON hearing the counsel the Court made the following

O R D E R

The appeal stands disposed of in terms of the signed order.

Pending application(s), if any, shall stand closed.

(NITIN TALREJA) (PREETHI DILEEP KUMAR)
ASTT. REGISTRAR-cum-PS DY. REGISTRAR

(Signed order is placed on the file)