

Oriental Insurance Company Limited Vs K.V. Mathew and Others

Court: High Court Of Kerala

Date of Decision: Aug. 31, 1989

Citation: (1991) 1 ACC 308

Hon'ble Judges: U.L. Bhat, J; P. Krishnamoorthy, J

Bench: Division Bench

Judgement

U.L. Bhat, J.

Rajan Mathew was standing on the northern side of the road on 3-11-1980 at 9.30 a.m. Bus KLU 6573 came along the road driven in a rash and negligent manner and struck him down and he died instantaneously. His father filed a claim petition for compensation

under-sec 110-A of the Motor Vehicles Act against the driver, owner and insurer of the vehicle. Subsequently mother of the deceased was

impleaded as second claimant. Their claim was to the tune of Rs. 1, 00, 750/-. Claim was opposed by the driver and insurer of the vehicle id/175

coms:

The Tribunal accepted the genuineness of the case and passed an award for Rs. 54, 000/- with interest and proportionate costs. This appeal is

now filed by the insurer.

2. The first contention urged by learned Counsel for the appellant is that there was collusion between the claimants on the one hand and owner and

driver on the other hand before the Tribunal. Owner was, no doubt, experts, but the driver engaged counsel, filed written statement and cross

examined Pws. 1 to 3. Prime facis, there is no support for the allegation of collusion. At any rate, there is nothing to show that the appellant sought

permission of the Tribunal to raise defence on behalf of the insured. This contention is of no moment.

3. The next contention urged by learned Counsel for the appellant is that the policy being an Act Policy, the id/175 coms:

Liability to third party is limited to Rs. 50, 000/-. We have perused the averments in the written statement filed by the insurer. The written

statement admits the insurance coverage against third party risk. However, the written statement does not allege that the policy is an Act Policy or

that there is a limitation as (sic) in the Act. The insurer did not file copy of the policy either before the Tribunal or before this Court, in these

circumstances, this contention has to fail.

4. The appeal is, therefore, dismissed but without costs, 31st August, 1989.