

(2012) 03 DEL CK 0461

Delhi High Court

Case No: MAC. APP. 708 of 2011

National Insurance Company
Ltd.

APPELLANT

Vs

Gurmeet Singh and Others

RESPONDENT

Date of Decision: March 1, 2012

Hon'ble Judges: G.P. Mittal, J

Bench: Single Bench

Advocate: L.K. Tyagi, for the Appellant; R.S. Juneja, Advocate for R-1, for the Respondent

Final Decision: Allowed

Judgement

G.P. Mittal, J.

The Appellant seeks reduction of compensation of Rs. 35,23,328/- awarded to the Respondent No. 1 who suffered serious injuries in an accident which occurred on 07.10.2004. The Claims Tribunal by a judgment dated 06.05.2011 granted the compensation under various heads which can be tabulated as under:-

Compensation under different heads	Awarded by the Claims Tribunal
Treatment Expenses	Rs. 2,07,338/-
Pain & Sufferings	Rs. 75,000/-
Special Diet	Rs. 25,000/-
Conveyance	Rs. 9,190/-
Attendant's Charges	Rs. 2,61,000/-
Future attendant's Charges	Rs. 8,64,000/-
Loss of Income	Rs. 6,47,800/-
Disability	Rs. 14,39,000/-
Total	Rs. 35,28,328/-

2. It is urged by the Learned Counsel for the Appellant that there is duplication in the award as both the attendant charges for 79 months amounting to Rs. 2,61,000/- and the future attendant charges amounting to Rs. 8,64,000/- have been awarded. It is submitted that the Respondent No. 1 was awarded a sum of Rs. 6,47,800/- towards loss of income for 79 months at the same time he was awarded a compensation of Rs. 14,39,000/- towards loss of earning capacity on account of disability.

3. The Respondent No. 1 suffered head injuries in the accident. He suffered Hemiplegia of the left side of the body resulting into 75% permanent disability. It is not in dispute that the Appellant was unable to move for 79 months and that is why loss of income of Rs. 6,47,800/- was awarded by the Tribunal. In [Raj Kumar Vs. Ajay Kumar and Another](#), it was held by the Supreme Court that apart from the extent of permanent disability the Court has to consider the functional disability affecting the loss of earning capacity. In this case the Appellant has suffered permanent disability which has incapacitated him to carry out his profession throughout his life. Though the permanent disability has been assessed to be only 75% but since the First Respondent is unable to move and there are hardly any chance that he can move or in any case attend to his work the permanent disability should have been considered as affecting 100% loss of his earning capacity.

4. The respondent No. 1 was employed as a Purchase Manager with Nanak Food Industries. He worked there as such from 02.07.1996 to 03.04.2004. His last drawn salary from Nanak Food Industries was Rs. 7,000/- per month. Thereafter he joined Queen Distilleries and Bottles Pvt. Ltd. at a salary of Rs. 8,200/-. On the date of the accident he was working in Queen Distilleries and Bottles Pvt. Ltd. company. It is evident that the Respondent No. 1 had good future prospects. He was in stable employment and shifted to Queen Distilleries and Bottles Pvt. Ltd. for better prospects. Although, the Claims Tribunal erred in granting him compensation on account of loss of income and on account of loss of earning capacity separately but when he had suffered permanent disability which incapacitated him to carry out any work he ought to have been awarded compensation on the basis of his actual income plus future prospects on the date of the accident. Similarly, the attendant charges ought to have been granted on the basis of multiplier since the date of the accident. After deducting a sum of Rs. 8400/- towards income tax, adding 50% towards future prospects and adopting a multiplier of 15 suitable to the age of Respondent No. 1 the compensation on account of loss of earning capacity would come to Rs. 20,25,000/- Rs. $(8200 \times 12 - 8400(\text{income tax}) + 50\% \times 15)$. The compensation on account of attendant charges on applying similar multiplier of 15 on the wages of a skilled worker on the date of accident i.e. Rs. 3318 would come to Rs. 5,97,240/- (Rs. $3318 \times 12 \times 15$).

5. Although the Appellant proved bills Ex. PW-5/A of Rs. 2,50,000/- for having taken Physiotherapy but the same were declined by the Claims Tribunal on the ground

that PW-6 Dr. Sushil Singh, Senior Resident, Department of Physical Medicine and Rehabilitation was silent about this. The bills having been proved the same ought to have been allowed. Moreover, the Court could have taken a judicial notice of the fact that a person who has suffered Hemiplegia needs constant physiotherapy to move his body parts. I would, therefore, award a further sum of Rs. 50,000/- towards future treatment and physiotherapy.

6. In Raj Kumar (supra) it was held that when a compensation of more than 50% towards loss of earning capacity on account of permanent disability is awarded, a notional sum should be awarded towards loss of amenities in life. The Claims Tribunal has not awarded any compensation under this head. I would award a compensation of Rs. 20,000/- towards loss of amenities in life. The compensation awarded is tabulated as under:-

Compensation under different heads	Awarded by the Claims Tribunal	Awarded by this Court
Treatment Expenses	Rs. 2,07,338/-	Rs. 2,07,338/-
Pain & Sufferings	Rs. 75,000/-	Rs. 75,000/-
Special Diet	Rs. 25,000/-	Rs. 25,000/-
Conveyance	Rs. 9,190/-	Rs. 9,190/-
Attendant's Charges	Rs. 2,61,000/-	Nil
Future attendant's Charges	Rs. 8,64,000/-	Rs. 5,97,240/-
Loss of Income	Rs. 6,47,800/-	Nil
Disability	Rs. 14,39,000/-	Nil
Loss of Earning Capacity	Nil	Rs. 20,25,000/-
Loss of Amenities	Nil	Rs. 20,000/-
Physiotherapy as per Bill	Nil	Rs. 2,50,000/-
Future treatment and Physiotherapy	Nil	50,000/-
Total	Rs.35,28,328/-	Rs. 32,58,768/- ,

7. The excess compensation of Rs. 2,69,560/- along with proportionate, interest and the interest accrued during the pendency of the Appeal shall be refunded to the Appellant/Insurance Company. Statutory amount shall also be refunded.

8. The Appeal is allowed in above terms.