

Consumer Protection Act, 1986 – Was conceived as a legislation to address complaints of consumers (an expression defined and interpreted widely) and provide a forum for their quick redressal, and, furthermore, wherever third parties have claimed relief, technicalities have been brushed aside consistently, by this court. *Held*, thus, even after an original consumer is indemnified for a fire accident, the insurer can maintain a complaint against the carrier/service provider, and claim damages (of course along with the insured party) (*Economic Transport Organization v. Charan Spinning Mills (P) Ltd*, (2010) 4 SCC 114). Likewise, absence of privity of [contract](#) is not a bar for maintaining a complaint against a service provider, by a third party who suffers an incident, which is otherwise covered by an agreement. (***Canara Bank v. United India Insurance Co. Ltd., 2020 SCeJ 385***). Complainants and resultant actions including of the NCDRC are fully saved by provisions of the Real Estate Regulatory Authority Act, 2019. (*Imperia Structures Ltd. v. Anil Patni*, (2020) 10 SCC 783))

(2021-3) Punjab Law Reporter 335 (SC) (SN)