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[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)**

Tags: [Consumer Protection Act](#), [CPA - Object of](#)