

Insurance - Settlement of claims - Insurance companies are refusing the claims on flimsy grounds and/or technical grounds - While settling the claims, the insurance company should not be too technical and ask for the documents, which the insured is not in a position to produce due to circumstances beyond his control - Once, there was a valid insurance on payment of premium and the vehicle was stolen, the insurance company ought not to have become too technical and ought not to have refused to settle the claim on non-submission of the duplicate certified copy of certificate of registration, which the appellant could not produce due to the circumstances beyond his control - Non-settlement of claim can be said to be deficiency in service - Consumer Protection Act, 1986.

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