



**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

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LPA No.1309 of 2025 (O&M)**Date of decision: 24.09.2025****JYOTI ALIAS JYOTI MEHTA****.... Appellant**

Versus

LIFE INSURANCE CORPORATION OF INDIA AND OTHERS**.... Respondents**

**CORAM: HON'BLE MR. JUSTICE HARSIMRAN SINGH SETHI
HON'BLE MRS. JUSTICE RAMESH KUMARI**

Present : Mr. Jaideep Verma, Advocate for the appellant.

HARSIMRAN SINGH SETHI, J. (oral)

1. In the present appeal, the challenge is to the order dated 11.02.2025 passed by learned Single Judge in CWP No.3682 of 2022 by which order dated 09.12.2021 passed by Permanent Lok Adalat, has been set aside.
2. By the said order, Permanent Lok Adalat had directed the Life Insurance Corporation of India (LIC) to pay a sum of ₹5,00,000 along with litigation expenses to the appellant, which order of the Permanent Lok Adalat was set aside by learned Single Judge by recording the finding that the patient was already suffering from the heart disease, a fact which was not disclosed to Insurance Company and as the death was due to the cardiac arrest, and the insurance company is not liable to pay the insurance amount.
3. Learned counsel for the appellant submits that the learned Single Judge has failed to appreciate that the admission of the patient was for some other reason though and that it was, during the said admission in the hospital

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that cardiac arrest was suffered, hence, the cardiac arrest has to be related to the disease for which the patient was admitted in the hospital.

4. We have heard learned counsel for the appellant and have gone through the record with his able assistance.

5. Once, the death is due to the cardiac arrest and coronary artery disease along with uncontrolled blood sugar and T-2 diabetes, it will be irrelevant for what treatment the patient was admitted in hospital. Once the cause of death is cardiac arrest, the same has to be taken into consideration, which has rightly been appreciated by learned Single Judge in the facts and circumstances of the present case. Accordingly, no ground is made out to allow the appeal and hence, the same is dismissed.

6. Pending application, if any, also stands disposed of.

(HARSIMRAN SINGH SETHI)
JUDGE

(RAMESH KUMARI)
JUDGE

September 24, 2025

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Whether speaking/reasoned: Yes
Whether reportable : No