

Farm @ Felim

① M/s. Universal Sampo General Ins. Co. Ltd.

26/11/2024. ②. Sh. Shakti.

for Claimant — Sh. R.K. Main, Abo — Pt.

For R-1 — Sh. Avishet Kameel, Abo — Pt.

For R-2 — Home Pt.

Ad. Selim addressed by both the Ad. Counsel fees the parents, Claimant as well as FI Head in details. The Case of Claimant is this that he was the employee of R-2 on his vehicle being No. UK-08-CA-9577 and on 16/10/19 met with an accident when he was on his business trip out of and in the course of his employment. The accident was occurred on 16/10/2019 at about 01:30 PM when the vehicle reached Kalyan Road, and met with an accident in this accident Claimant was the Claimant and received injury in his Left Leg. He had taken Hospital Sahelogen, Dehroodar, Roohi, UK where he had got treatment as he was admitted for about a week. He had spent large amount on his treatment. The Case of Claimant is this that he had rendered 100% disabled

for the purpose of his employment and he is not
in position to work as he was performing before
the accident. Accidentally he claimed 100%
Disability.

R-2 owner of the vehicle filed reply and admitted
that he employed employee at his winter
house with help. and accident was caused
out of and in the course of his employment.
Further R-2 submitted that on the day of
accident vehicle buy No. UK-08-CA-9577
was insured with R-1 Ins. Co. Ltd. Divided
Sumo for Ins. Co. Ltd. vide policy No. 23015/
95450955/00/000 valid from 10/02/19 to 10/02/20
and R-1 Ins. Co. Ltd. charged. Extra premium for
driver and claim of the vehicle. Further R-1
denied about the wages of the driver + allowance
per day as food allowance. Further he stated
that claim was only salary Rs. 12,000/-
per month along with all allowance towards food.
Rest of other amounts are denied.

R-1 filed reply wherein he has denied all
the contents of claim as well as reply
of R-2 and taken objection that
claim was not an employee of R-1.

Further RT also denied that client had not
sustained injury in accident out of and in the
course of employment and the vehicle in question
was not involved in accident as such client
is not entitled for any compensation under
the Act. But is principle admitted that
Vehicle in question being No. UK-08-CA-952
(Truck) was insured vide policy No. 2315/59950
955/00/000 for the period 15/02/19 to 15/02/2020
midnight in the name of Stakeel and
prayed the ~~claim~~ claim is decreed to be
dismissed.

In ~~the~~ facts of employee employee relationship
and coverage with RT is admitted.
Client examined under exhibit No. 1A in
Statement can also read on 21/01/21 before
the Court, opportunity was granted to R-1
to cross examine, but failed to cross examine
Client. Further counsel for client argued in the
matter and Col. Court for R-1 argued only to
the extent of Disability of Client. As per medical
report Client was 20% disabled as such
in case is not fit for 100% Disability.

I have heard both the Ld. Counsel appearing
in the case and Ld. Court relied upon the
judgment of the Hon'ble Delhi High in FMO No. 17/2021

and in app. 1170/2021 decided on 22/01/2024
in Para 40.3, Hon'ble Court held in similar
case as in claim before me and held 100%
disabled to claim for the purpose of his
work. Further in case of Katay Hargu Singh v/
Shivom Sarda Hon'ble Apex Court held
20% disability into 100% disability.

In view of the facts on the view that
claimant met with an accident and disabled for
the purpose of his work 100% in view of
judgment of FAO 17/2021 and Indap Hargu
Singh v/Shivom Sarda. Accordingly
claimant is entitled to award injury compensation
for respected jointly or severely.
Since vehicle is not in use insured with
R-1 on the day of accident. Hence R-1 is
liable to indemnify to the claimant on behalf
of R-2.

For calculation of compensation in age of claimant
is taken 20 years and 50% of wages
of Rs. 8,000/- as stipulated in the Act
and interest further ~~222.71~~ 224.00
and accordingly compensation is calculated
as under:

Age - 20 years

Reliant factor - 224.00

60% wages of Rs. 8,000/- = Rs. 4,800/-

$$4800 \times 224.00 = 1075200$$

In view of above calculation, Claimant is entitled to receive Rs. 10,75,200/- as a injury compensation from the Respondent. Since vehicle insurance was insured with R-T Ins. Co.

Here R-T is directed to deposit Rs. 10,75,200/- along with 12% interest from the date of accident i.e. 16/10/2018 till its delegation with Commissioner Employees Compensation by way of Demand Draft. Further Claimant is also entitled to receive medical expenses

Rs. 9,900/- as per section 4(2A) of the Act.

Further despite having notice of accident Respondent did not pay compensation within 30 days as per section 4A of the Act. As such Claimant is also entitled

50% penalty of the awarded amount from

R-T. In view of above discussion R-T Ins. Co.

is directed to deposit awarded amount

Rs. 10,75,200/- along with 12% interest from

the date of accident i.e. 16/10/2018 till as

per section and along with 50% penalty which

comes to Rs. 5.37, 600/- by way of Pay
Order within 30 days from the date of
Order is today in favour of Commissioned
Employee's Compensation, fairly which the
same shall be received as per provision
of the Act.

Order is annexed in the Open Court.
Copy of Order be given Dasti to all the
Concerned parties for Compliance.
Filed to be Complied A.R.

