

Subject: Re: Condonation of delay in submission of Medical Insurance Claims

IRDAI circular 20-09-2011 which is relevant to delay.

A doctor in Junagadh won consumer case based on this circular and got nearly Rs.55000/- from Cholamandalam Insurance Co.

Secondly Hon'ble Supreme Court has opined as under on delay in its judgement dated 09/06/2010 in CIVIL APPEAL NOS. 2395 OF 2008

**IMPROVEMENT TRUST, LUDHIANA .. APPELLANT(S)
VERSUS
UJAGAR SINGH & ORS. .. RESPONDENT(S)**

WITH CIVIL APPEAL NOS. 2397

" It is pertinent to point out that unless malafides are writ large on the conduct of the party, generally as a normal rule, delay should be condoned. In the legal arena, an attempt should always be made to allow the matter to be contested on merits rather than to throw it on such technicalities".

Retirees can always quote above if claim is rejected for delay.