

(01)
BHUBANESWAR OMBUDSMAN CENTRE

Complaint No- 24-001-0787

**Sri Mohabir Mohapatra Vrs Life Insurance Corporation of
India**

(BBSR-I BO of Bhubaneswar DO)

Award dated 28th May, 2009

FACT:-

The complainant had taken one policy from Life Insurance Corporation of India (insurer) for sum assured Rs.25,000/- with Date of Commencement from 09.09.1995 under Salary Savings Scheme. Since the policy was Money Back policy, survival benefit due on 09.09.2000 and 09.09.2005 was not paid to him. As per insurer, premium amount from July, 2000 was not received by them in spite of several letters to their disbursing officer. So, survival benefit could not be settled. The Complainant submitted that the premium amount was regularly deducted from his salary. His employer might not have remitted to the insurer. As per the letter of the Disbursing Authority to the insurer the premium amount deducted from the salary could not be deposited and so the individual policyholders were asked to take back the amount. It was understood that the organization is no more in existence.

AWARD:-

The Hon'ble Ombudsman observed that the premium amount deducted by the Paying authority but not remitted to the insurer. For that the complainant cannot held responsible. Secondly, the organization is no more in existence. Thirdly, the complainant also desires to continue the policy. So, the insurer was directed to accept the premium without imposing any penalty from the complainant against the policy and the survival benefit due under the policy on 09.09.2000 and 09.09.2005 be paid without interest within one month from the date of receipt of the consent letter. The complainant was directed to deposit all arrear premium amounts within 07 days of receipt of the order.

(02)

BHUBANESWAR OMBUDSMAN CENTRE

Complaint No- 21-009-0815

Smt. Madhumit Bhowmick *Vrs. Life Ins. Corporation of*
India
(Bhubaneswar –II BO BBSR)

Award dated 17th June, 2009

FACT:

The complainant had taken one policy from the Life Insurance Corporation of India wherein one Survival Benefit for Rs.5,000/- was due on 28.07.2004. In spite of her several request the same was not paid by the insurer.

AWARD:-

The insurer had submitted the documents to establish that the said Survival Benefit amount was sent and same was also encashed by the complainant. So, the Hon'ble ombudsman observed that since insurer has proved beyond doubt that the cheque was issued, received and encashed the complaint stands dismissed.

GUWAHATI

GUWAHATI OMBUDSMAN CENTRE

Complaint No. 25/001/046/L/09-10

Mrs. Mina Devi

..... Complainant/Insured

- Vs -

LICI, GBO – 1 under Guwahati D.O.

..... Opposite Party/Insurer

Award dated: 16.09.2009

The Complainant purchased a Money Back Policy bearing No. 482840314 from LICI, GBO – I under Guwahati Division. Survival Benefit under the above policy was due to her and on receipt of the Discharge Voucher, she submitted the Discharge Voucher along with the Original Policy Document before the Insurer. The Complainant has received the Survival Benefit in time but the Insurer has not returned the Original Policy Document to her till the date of lodging this complaint. Being aggrieved, she approached this forum seeking intervention.

On a perusal of the copies of the correspondences, it appear that cheque No. 854855 dated 29.09.2007 was initially issued to the Complainant being the benefit payable as Survival Benefit and when the validity expired due to certain reasons, the Complainant approached the Insurer again for revalidation of the cheque. The copy of the receipt granted by the GBO – I, Panbazar dated 31.03.2008 also discloses that the Insurer has received the Discharge Voucher, Original Policy Document, Authority letter and Cheque bearing No. 854855. Subsequently, the Insurer has issued a fresh cheque bearing No. 869235 dated 22.05.2008 being the said Survival Benefit but the Original Policy Document received from her on 31.03.2008, has not been returned. The Complainant has also approached the Insurer on a number of occasions to get back the policy document but till date the said document has not been returned to her. The policy document was required probably for making endorsement thereon and it is required to be returned to the Complainant after performing the above job which has not been done and as a result of that the Complainant felt aggrieved.

Considering the above facts and circumstances, the Insurer is asked to release the Original Policy Document to the Complainant within 15 days from the date of this Order.