

**PROCEEDINGS BEFORE
THE INSURANCE OMBUDSMAN, STATE OF ODISHA
(UNDER RULE NO: 16(1)/17of
THE INSURANCE OMBUDSMAN RULES, 2017)
OMBUDSMAN – Shri Suresh Chandra Panda
CASE OF (Mr. Manas Kumar Sahoo Vs. LIC of India CuttackO)
COMPLAINT REF: NO: BHU-L-029-2020-0096
AWARD NO: BHU-A/LI/105/ 2020-2021**

1.	Name & Address of the Complainant	Mr. Manas Kumar Sahoo, At- Durgapur Po- Olara, Via- Borikina, Dist- Jagatsinghpur- 754110
2.	Policy No: Type of Policy Duration of policy/Policy period	587560889 Life 27.03.2010
3.	Name of the insured Name of the policyholder	Mr Manas Kumar Sahoo - do-
4.	Name of the insurer	LIC of India, Cuttack DO
5.	Date of Repudiation	NA
6.	Reason for repudiation	NA
7.	Date of admission of the Complaint	23.07.2020
8.	Nature of complaint	Non- payment of SB claim
9.	Amount of Claim	Rs.12500/- + Interest
10.	Date of Partial Settlement	NA
11.	Amount of relief sought	Rs.12500/- + Interest
12.	Complaint registered under Rule no: of Insurance Ombudsman Rules	13(1)(b)
13.	Date of hearing/place	14.10.2020/ Bhubaneswar
14.	Representation at the hearing	
	a) For the Complainant	Manas Kumar Sahoo (over phone)
	b) For the insurer	P.C.Sahoo, AO (over phone)
15.	Complaint how disposed	Under Insurance Ombudsman Rule 17.
16.	Date of Award/Order	14.10.2020

17) Brief Facts of the Case:- Mr. Manas Kumar Sahoo has filed a complaint against the insurer for non-payment of SB claim due on 27.03.2018. The complaint falls within the scope of Insurance Ombudsman Rules, 2017 and so it was registered.

18) Cause of Complaint:

a) Complainant's argument:- The above said policy was purchased by the complainant on 27.03.2010 from the present insurer. As per the terms and conditions of the policy the policyholder would receive survival benefit of Rs.12500/- on 27.03.2014, 27.03.2018,

27.03.2022 and 27.03.2025. The 1st survival benefit was paid to him on 27.03.2014. but he has not yet received the 2nd survival

benefit which was due on 27.03.2018. In spite of his several requests the same has not been paid to him till date. Hence, being aggrieved he approached this forum for redressal.

b) Insurers' argument:- The insurer on the other hand stated that the survival benefit claim due on 27.03.2018 for Rs..12500/- has been paid through NEFT on 22.09.2020 which has been credited to his SB Account No. 955121600 ,IFSC No. IDIB000G041 vide UTR No. N266201251825221.

19) Reason for Registration of Complaint: - scope of the Insurance Ombudsman Rules 2017. This is a complaint against non-payment of survival benefit claim by the Insurer.

20) The following documents were placed for perusal.

a) Photo copies of policy documents.

b) Photo copy of representation to Insurer and its reply.

21) Result of hearing with both parties(Observations & Conclusion):-

After going through the submissions of both the Insurer and the complainant , it was observed that the survival benefit claim has already been paid on 22.09.2020. The amount has been credited to the SBI A/C no. 955121600 of the complainant through NEFT. Hence, this forum is of the opinion that the complaint is to be treated as disposed off.

AWARD

Taking into account the facts & circumstances of the case and the submissions made by both the parties during the course of hearing, the complaint is treated as disposed off.

Dated at Bhubaneswar 14th October, 2020.

(SURESH CHANDRA PANDA)
INSURANCE OMBUDSMAN
FOR THE STATE OF ODISHA