

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 (RENU KUMARI VS. RELIANCE NIPPON LIFE INS CO LTD.)
COMPLAINT REF: NO: BHU-L-026-2122-0174
AWARD NO: BHU-L-2021-2022-079

1.	Name & Address of the Complainant	Mrs. Renu Kumari C/O- Aditya Kumar, Income Tax Officer(I&CI), Room No.410A, 4 th Floor, Aayakar Bhwan Annexe, Rajaswa Vihar, Bhubaneswar -751010
2.	Policy No: Type of Policy Date of Commencement/Policy period/payment mode/ premium /SA	19593953/19593955 Life -Reliance cash flow 19.12.2011/ 16years/Annual/Rs.9376.27/100,000
3.	Name of the insured Name of the policyholder	Mrs. Renu Kumari Mrs. Renu Kumari
4.	Name of the insurer	Reliance Nippon Life Insurance Co.Ltd.
5.	Date of Repudiation	N.A
6.	Reason for repudiation	N.A
7.	Date of admission of the Complaint	15.07.2021
8.	Nature of complaint	12/2018 SB due @ Rs.20,000 for both policies not received.
9.	Amount of Claim	SB due of Rs.40,000/-(20,000 x 2)
10.	Date of Partial Settlement	N.A
11.	Amount of relief sought	Rs.40000.00
12.	Complaint registered under Rule no: of Insurance Ombudsman Rules	Rule 13 of IO Rules
13.	Date of hearing/place	15.09.2021/ Bhubaneswar
14.	Representation at the hearing	
	a) For the Complainant	Aditya Kumar, Authorised representative
	b) For the insurer	Ms.Anubha Gupta, Manager,Legal
15.	Complaint how disposed	Under Insurance Ombudsman Rule 17.
16.	Date of Award/Order	15.09.2021

17) Brief facts of the case: Mrs. Renu Kumari (herein after referred to as the complainant) had filed a complaint against Reliance Nippon Life Insurance CO Ltd, Mumbai (herein after referred to as the respondent Insurance company) alleging non-payment of Survival Benefit 12/2018 due by the respondent insurance company. The complaint falls within the scope of Insurance Ombudsman Rules, 2017 and so it was registered.

18) Cause of complaint:

Complainant's argument: Complainant argued that two numbers of "Reliance Cash Flow Plan" "bearing policy no.19593953 and 19593955 with basic Sum assured Rs.100,000 and term 16 years were purchased by her on 19.12.2011 from the present insurer. As per term & conditions of the policy, Survival benefit of Rs.20,000/- is payable on policy anniversary ending in the year 2015, 2018, 2021 and 2024 respectively. At maturity of the policy on 19.12.2027, Rs.20,000 plus vested bonus is payable. On 19.12.2020, the respondent Insurer informed the complainant that two numbers of cheques bearing number 500698 and 500699 dated.19.12.2018 of Rs.20,000.00 each has been issued in favour of complainant against policy numbers 19593953 and 19593953 respectively towards SB due 12/2018. However, the said two cheques have never reached the complainant. The complainant pursued the matter of non-receipt of the cheques with the Insurer by providing copies of bank statement for the period 12/2018 to 03/2019 in support of her claim. But, the respondent Insurer continue reiterating that the cheques have been issued and dispatched to the complainant on 22.12.2018. The respondent Insurer informed that the above cheques were cleared on 01.02.2019 but could not supply the bank account details in which the cheques, in question, have been cleared. On representation to the grievance officer on 08.04.2021, 01.05.2021 and 13.05.2021, no satisfactory reply was received. Hence, being aggrieved the complainant approached this forum for redressal.

Insurer's Argument:- The respondent Insurer argued that the above said policy was issued on the basis of policy application cum proposal forms signed and executed by the complainant. The plan opted and the benefits payable was clearly mentioned in the policy applications cum proposal forms. The Survival cheques were sent to the customer by registered post vide POD RM709365360IN and RM709365356IN respectively on 22.12.2018. The Insurer submitted a certificate obtained from its banker HDFC Bank, Mumbai that the said cheques were deposited through the HDFC Bank, Giridih, Jharkhand clearing to a Bank of India Account, Gawan, Jharkhand on 01.02.2019. The Insurer further submitted that the complaint submitted before the forum is incorrect, devoid of merit and deserves to be dismissed.

19) Reason for Registration of Complaint: - scope of the Insurance Ombudsman Rules 2017. This is a complaint against non-payment of Survival Benefit due.

20) The following documents were placed for perusal.

- a) Photo copies of policy documents.
- b) Photo copy of letters sent to the Insurer.
- c) Copy of Bank statement
- d) Copy of certificate submitted by the Insurers' Banker.
- e) SCN submitted by the Insurer.

21) Result of hearing with both parties (Observations & Conclusion):-On perusal of all the papers, documents submitted and submissions made by both the parties it is observed that the registered address of the life assured(complainant) mentioned in the application forms as well as policy document under policy no.19593953 and 19593955 is as under.

Renu Kumari, C/O- Anil Kumar Singh, At/Po/PS- Gawan, Dist-Giridih, Jharkhand, PIN-815313. Since, the registered location of the complainant is at Jharkhand and the disputed cheques bearing number 500698 and 500699 were encashed in Jharkhand, the above case is beyond the territorial jurisdiction of this forum(Ombudsman Rule 2017).

Recommendation

Taking into account the facts & circumstances of the case and the submissions made by both the parties and the acknowledgement during the course of hearing, the complainant is directed to register the claim at appropriate forum. The complaint is treated as disposed of.

Dated at Bhubaneswar on 15th Day of Sept, 2021.

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