

Witness present and duly sworn on 20.12.2025**Cross examination by Advocate for R-2:-**

It is true to suggest that I am the RC owner of vehicle bearing no.KA-04-HZ-8710 and the said motorcycle was ridden by me. The said motorcycle is a Hero Ignator and gear vehicle. It is true to suggest that as per Ex.R-3 I am having a DL to ride only for gear-less vehicles.

2. The motorcycle bearing no.KA-02-HM-9405 was coming from my opposite side. The accident had occurred head on collision. The motorcycle bearing no.KA-02-HM-9405 came towards my right side and dashed against my vehicle. I do not know the exact distance from footpath to the incident place.

3. Immediately I went to police station to lodge the complaint, however, they did not receive. The police have issued notice under Sec.133 IMV Act. I had given reply to said notice. It is true to suggest that as per reply notice, period of policy was from 15.11.2023 to 14.11.2025. It is true to suggest that the police have filed a charge sheet against me alleging that motorcycle was not having effective and valid insurance policy as on date of accident. I do not know about status of criminal case.

4. Since I have not given any information about accident to the motorcycle insurer. Prior to accident also, I obtained insurance from HDFC ERGO Gen Insurance company. I can produce the policy before the accident. I do not remember the validity of previous insurance

policy. Witness voluntary states that there was no continuity between the previous policy and was existing policy.

5. It is false to suggest that I already pleaded guilty before criminal court and I was not holding a valid DL at the time of accident. I did not claim own damages. It is false to suggest that I violated terms and conditions of the policy, therefore, I am liable to pay compensation to the petitioners and not insurance company.

Re-examination: Nil.

**(Computerised to my dictation in the Open Court).
R.O.I. & A.C.**

II Addl. Judge.

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