

Witness present and duly sworn on : 17-02-2026.

Chief Examination by way of affidavit :

Today I have filed an affidavit in lieu of examination-in-chief, the contents thereof are true and correct and signatures therein are mine. I have produced the following documents. They are marked as:

Ex.R1	Authorization letter
Ex.R2	Copy of policy

Cross Examination by Sri. ADR for R2:-

I have read the FIR and charge sheet related to this case. Charge sheet is not filed against the deceased. It is true to suggest that charge sheet is not filed against the owner of vehicle. I have collected documents to show that the deceased was a co passenger in the vehicle. It is true to suggest that the vehicle is a private vehicle. 5 passengers can travel including the driver. The deceased was not the driver of the car. 4 passengers have suffered injuries. It is true to suggest that deceased, her 2 children and driver suffered injuries. Liability is for driver plus 4 passengers. Driver is covered under PA policy and not covered under TP. It is false to suggest that driver is not covered under PA, witness states that paid driver is covered. It is true to suggest that owner cum driver only. The averment that the claimants being children of the deceased cannot file petition under 166 of MV Act is stated because owner is not covered. It is not found in

the policy. It is false to suggest that I have filed a false affidavit to the court. It is false to suggest that the deceased was an occupant of car. It is false to suggest that we are liable to pay the compensation to the all occupants of the car as per policy. I do not know that the company has not paid PA coverage to the children of the deceased since the deceased was an occupant of the car. I do not know that such an application is filed by the children of the deceased. I do not know if the manager who issued Ex.R2 is still in the company. Ex.R2 was issued in Mangalore and Mangalore branch has a manager. It is true to suggest that the premium is collected for owner cum driver. It is true to suggest that since the owner was not a driver but passenger the 15 lakhs was not given to the children of the deceased.

Reexamination:*NIL.*

(Computerized as per my dictation in open court)
R.O.I.&.A.C.

PS CJ AND ACJM,
PUTTUR.