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IV ADDL. DISTRICT AND SESSIONS JUDGE HASSAN
(SIT AT CHANNARAYAPATNA)
MVC No: 595/2025

RW: 1

Witness present and Duly Sworn on: 05.06.2026

Examination in chief by way of Affidavit of respondent:

I am Branch Manager in 2nd respondent insurance company. I have been authorized to depose before the court on behalf of 2nd respondent. I am deposing before the court on the basis of records available with the company. I have filed my affidavit in lieu of examination in chief. The contents of affidavit are true and correct. I have given instructions to prepare the affidavit. It bears my signature.

I have produced the documents and marked as under:

ExR1: Original Authorization letter

ExR2: True copy of the Policy

Hence I pray to dismiss the claim petition.

Cross-examination by Sri. AGD Advocate for claimant :-

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1) It is true to suggest that the offending vehicle had insurance coverage at the time of accident. It is true to suggest that police have filed charge sheet alleging that accident taken place due to the rash and negligent riding of the Motorcycle by the respondent No.1. It is false to suggest that in order to avoid payment of compensation, I am giving false evidence. It is false to suggest that police have filed a false charge sheet without proper investigation by alleging that the respondent No.1-Udaykumar had no Driving License at the time of accident.

Cross-examination by Sri. KNS Advocate for respondent No.1

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2) No domestic enquiry was conducted in respect of accident involved in this case. I have obtained information about the accident from the police documents. on the basis of the charge sheet averments, I have mentioned in my affidavit evidence that the owner of the offending vehicle was not holding DL at the time of accident. I have not produced documents to show that Insurance Company has taken steps to secure DL of the rider and RC from the owner of the vehicle. It is false to suggest that I have made false averments in my affidavit evidence without conducting

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proper domestic enquiry. I have verified the FIR and charge sheet to confirm the proper investigation conducted by the jurisdictional police. Insurance Company has not visited the accident spot, witness further states that spot visit will be conducted only in cases of own damage claims. I am deposing falsehood on the basis of the false evidence affidavit in order to avoid payment of compensation.

Re-examination:- Nil.

(Computerized to my dictation in the open court)

ROI & AC

IV Addl District and Sessions Judge
Hassan (Sit at Channarayapatna)