

Witness recalled and duly sworn on 08.04.2026.

Cross Examination: Sri.BSL Advocate for Respondent No.2:

16. I am aware of objections statement of respondent No.2. I do not know earlier which insurance company policy was taken. Earlier, policy was expired on 01.05.2022. I say on 02.05.2022 I had paid premium in respect of respondent No.2 Insurance company, it was updated on 04.05.2022.

Que: As per the Ex.R.2, the policy will come into effect from 04.05.2022 midnight?

Ans: It mentioned so, but I paid the premium on 02.05.2022.

17. I have not produced the receipt having paid premium on 02.05.2022, but I had paid through online. It is not true to suggest that on the date of accident, the insurance policy was not valid, the insurance company is not liable to indemnify me.

Re-examination:Nil.

(Typed to my dictation in the open court)

ROI & AC

Sd/-

II Addl.District & Sessions Judge,
Kodagu-Madikeri(Sitting at Virajpet)