

M.A.C.P NO.75/2020

Exh.42

The contents in evidence affidavit are now read over to the witness No.1 for opponent No.2. He has admitted the contents as true and correct. Hence, it is read and recorded.

Further chief examination by Adv. K.V. Poojari for opponent No.2

11. True copy of insurance policy is produced on record. It is marked as **Exh.43**.

12. Certified copy of half charge-sheet is produced on record. It is marked as **Exh.44**.

13. Office copy of notice dated 03/03/2020 is now shown to me. Its contents are true and correct. It bears my signature. It is marked as **Exh.45**.

Opponent No.1 is Ex-parte.

Cross-examination by Adv. A.R. Yadav for claimants

14. I have not produced postal receipt and acknowledgment receipt in respect of notice dated 03/03/2020. Policy bears avoidance clause. As per avoidance clause, insurer is liable to pay at first instance in case of breach of conditions of policy and then to recover from insured.

Cross-examination is completed.

No re-examination.

R.O.A.C.

Sd/-

Thane

Date : 19/01/2026

(R. V. Mohite)

Member, M.A.C.T. Thane.