

BEFORE THE ADDITIONAL MASTER II ,
HIGH COURT, MADRAS
C.S.No.45 OF 2020

Date : 21.02.2024

Time : 02.50 P.M.

Name : Mr.T.Rajasekaran (PW1)

PW1 further Cross examined learned counsel by the defendant Mr.G.Guruswaminathan.

Solemnly affirmed:

Q51: Ex.P4 is shown to the witness. Is this the contract of insurance?

A: Yes.

Q52: The terms and conditions mentioned in Ex.P4 are binding on you. Do you agree?

A: Yes.

Q53: What is the sum insured mentioned in Ex.P4?

A: Rs.6,60,00,000/-

Q54: Please give the breakup of sum insured with respect to building and plant and machinery?

A: Building was insured for sum of Rs.2 crores. Electrical and fitting Rs.30 lakhs, all fixtures Rs.20 lakhs, furnitures Rs.10 lakhs. As per plant and machinery nothing mentioned in the policy.

Q55: What is the plot number mentioned in Ex.P4?

A: It is mentioned in Ex.P4 as Plot no.6. But we are mentioned in proposal form plot no.6 and 6A.

Q56: You have not marked the proposal form as an exhibit in this suit. Do you agree?

A: Yes. Witness adds: We marked the proposed form.

Q57: (All exhibits are given to the witness) What is the exhibit number for the proposal form?

A: It is marked so for.

Q58: Did you write any letter to the insurance company informing that plot no.6A has not been mentioned in the policy?

A: We did not write a letter in this regard.

Q59: Did you obtain any endorsement to the policy to include plot no.6A?

A: No.

Q60: There were two different the lease deeds with respect to plot no.6 and 6A. Do you agree?

A: Yes.

Q61: Plot no.6 and Plot no.6A are two separate and independent plots. Do you agree?

A: No.

Q62: There were two different owners for plot no.6 and plot no.6A. Is it correct?

A: There are 7 owners. But the family was lived jointly.

Q63: Plot nos. 6 and 6A had two separate electricity connections. Do you agree?

A: Yes.

Q64: Do you agree that EB connection for plot no.6 was in the name of S.Dilli and for 6A, in the name of S.Saravanan?

A: Yes.

Q65: What was the extent of plot 6 and plot 6A?

A: Approximately Plot no.6 is 24,972 sq.ft. for 6A 18,594 sq.ft.

Q66: The shed was constructed by you in the property. Is it correct?

A: Yes.

Q67: Was the shed constructed in plot 6 or plot 6A?

A: It was constructed in both (Plot Nos.6 and 6A).

Q68: The building which you constructed for your business was in plot 6 or plot 6A?

A: Both.

Q69: What was the extent of the said building constructed by you?

A: It is mentioned in Ex.P9.

Q70: When did you construct the said building?

A: In the year of 2016.

Q71: Ex.P3 is shown to the witness. The plot number mentioned in Ex.P3 is 6. Is it correct?

A: Yes.

Q72: Is there any mentioned about plot no.6A in Ex.P3?

A: Not mentioned.

Time : 03.15 P.M.

Taken down in open Court, read over and explained to the witness and the same is admitted by the witness to be true and correct and signed before me.

ADDITIONAL MASTER-II