

**New India Assurance Company Ltd. vs. Promila and others**

**FAO No.311 of 2023**

**06.03.2026** Present: Mr. Raman Sethi, Advocate, for the appellant.  
Mr. Surender Verma, Advocate, for respondents No.1 & 2.  
None for respondent No.3.  
Ms. Shine Sehgal, Advocate, vice Mr. Mohar Singh, Advocate, for respondent No.4.

Learned counsel for the appellant contends that the policy, in the case at hand, is only an "Act Policy".

In view of the aforesaid, he submits that the occupants of the car would not be covered by the Insurance Company in view of the decision of the Apex Court, in ***Civil Appeal No.8163 of 2012***, titled ***National Insurance Company Ltd. vs. Balakrishnan & Another***, decided on 21.11.2012.

Faced with the aforesaid, learned counsel for respondents No.1 and 2 seeks time to prepare the case.

List after three weeks.

**March 06, 2026** (KS)

**( Bipin C. Negi )  
Judge**