

**HIGH COURT OF JUDICATURE FOR RAJASTHAN AT
JODHPUR**

S.B. Civil Writ Petition No. 9756/2026

Bajaj Allianz General Insurance Company Limited, Through
Manager, Bajaj Allianz House, Airport Road, Yerwada, Pune -
411006

-----Petitioner

Versus

Pramod Kumar Choudhary S/o Late Shri Shobhalal Ji Choudhary,
R/o House No. 6-R, Tehsil Girwa, District Udaipur (Raj.).

-----Respondent

For Petitioner(s) : Mr. Vishal Singhal.
Ms. Anamika Baghmar.
Mr. Love Maheshwari.

For Respondent(s) :

HON'BLE MR. JUSTICE MUKESH RAJPUROHIT

Order

07/05/2026

It is contended by learned counsel for the petitioner that the respondent was under the complete Family Health Gold insurance policy, wherein Clause 4 under "Section D – General Exclusions (Standard Exclusions)" provides as under:-

"4. 30 Day waiting period (excl03)

a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded, except claims arising due to an accident, provided the same are covered."

Learned counsel submits that the aforesaid clause in insurance policy operates as an absolute exclusion for any illness related treatment in the first 30 days. It is submitted that the respondent underwent angiography within a period of first 30 days. It is argued that the said aspect has not been properly

considered by the learned Permanent Lok Adalat while passing the impugned award.

The matter requires consideration.

Issue notice, returnable within a period of four weeks.

In the meanwhile, and till the next date of hearing, the effect and operation of the impugned order dated 02.02.2026 passed by the learned Permanent Lok Adalat, Udaipur in PLA Case No.117/2024 shall remain stayed.

(MUKESH RAJPUROHIT),J

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