

## LEGAL FOXES 1<sup>ST</sup> LEGAL NOTICE DRAFTING COMPETITION, 2020

### COMPROMIS

[¶.1] Late Mr. Amresh Singh Deo, who was an employee of Govt. Odisha decided to avail a medi-claim policy of the company Arogya Swastha Seva Ltd. The said policy was introduced by the insurance company as a "CASHLESS JIVANDAN POLICY" wherein, the policy holder is given a cashless benefit card, on production of which in any of its empanelled hospitals, the insured would be treated immediately with utmost care.

[¶.2] Mr. Singh Deo, on being approached and insisted by an agent of the insurance company, and considering the fact that his son lived in Santa Clara, availed the policy for himself with a sum insured of INR 95,00,000, along with a premium of INR 95,000. Prior to the issuance of the policy, he underwent the required medical tests, and he was declared to have no diseases or ailments. Thereafter, the said policy was issued in his favour on 20.10.2019 bearing policy number 200419981637, for a period of 3 years.

[¶.3] Suddenly, on 01.11.2020, Mr. Singh Deo complained of acute chest pain and was rushed to MARKOS Hospital, which was an empanelled hospital under the Medi-claim policy. He was admitted to the same hospital, by showing the cashless card. During his initial check-up, the doctor found that, he had his first heart attack, and needed immediate treatment. To proceed further with the treatment, the hospital asked Mr. Subham Singh Deo, to produce relevant documents in support of his claim under the cashless jivandan policy. After 2 hours of the production of the same, the hospital authorities informed Mr. Subham that the claim has been rejected by the Insurance Company. Further, the hospital authorities demanded INR 10, 00,000 to start immediate treatment. However, it was too late, and Mr. Singh Deo breathed his last breath on the very same day.

[¶.4] Being aggrieved by such irresponsibleness of the insurance company i.e., Arogya Swastha Seva Ltd., Mr. Subham Singh Deo (son of Late Mr. Amresh Singh Deo) sent a legal notice to the abovementioned insurance company.

### Disclaimer:

The Compromis is completely fictitious and any resemblance to any of the persons and facts presented herein is only a co-incidence.