



न्यायालय मुख्य आयुक्त

COURT OF CHIEF COMMISSIONER FOR PERSONS WITH DISABILITIES (DIVYANGJAN)

दिव्यांगजन सशक्तिकरण विभाग / Department of Empowerment of Persons with Disabilities (Divyangjan)

सामाजिक न्याय और अधिकारिता मंत्रालय / Ministry of Social Justice and Empowerment

भारत सरकार/ Government of India

Case No. CCPD/15206/1093/24

Dated: 21/08/2026

In the matter of —

Ms. Prabha Shah

...Complainant

Versus

The Managing Director and CEO,

National Insurance Company Limited

...Respondents

1. Gist of the Complaint

1.1 Ms. Prabha Shah, a person with 100% hearing impairment, filed a complaint dated 27.02.2024 seeking reimbursement of expenses incurred towards hospitalisation.

1.2 She stated that she had been holding a Mediclaim Policy with National Insurance Company Limited for over 25 years (Policy No. 354804/50/22/10001048). In August 2023, due to multiple serious health conditions, she was admitted to the ICU at Sitaram Bhartia Institute of Science and Research for one week from 15.08.2023, incurring medical expenses of approximately ₹3 lakh. She submitted that, after a delay of about six months, the insurer's TPA processed the claim but proposed deductions exceeding ₹80,000. While she accepted deductions towards ICU charges and room rent as per the policy terms, she disputed deductions towards essential ICU consumables, hygiene items, medical equipment, specialist consultations and emergency-related expenses, contending that these were medically necessary and mandated by the hospital.

1.3 She further stated that she was hospitalised four times between August and December 2023 at two reputed hospitals and that arbitrary deductions were made by the insurer on each occasion, despite her objections. She alleged deficiency in service, mental harassment and unfair claim settlement practices, and sought reimbursement of the full admissible hospitalisation expenses,

5वीं मंजिल, एनआईएसडी भवन, प्लॉट न०. जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष: 011-20892364, 20892275
5th Floor, NISD Building, Plot No.G-2, Sector-10, Dwaraka, New Delhi-110075;Tele# 011-20892364,
20892275

E-mail: ccpd@nic.in; Website: www.ccdisabilities.nic.in

(पया भविष्य में पत्राचार के लिए उपरोक्त फाईल/केस संख्या अवश्य लिखें)

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interest for delayed settlement, compensation of ₹50,000 for mental agony and harassment, and directions to prevent arbitrary deductions in future.

2. Notice Issued to the Respondents

2.1 Notice dated 15.03.2024 was issued to the Respondents, directing them to submit their comments on affidavit within the prescribed period.

3. Reply Filed by the Respondents

3.1 The Respondents did not file any reply to the notice.

4. Current Status

4.1 Notice of Hearing was issued on 23.01.2026. Subsequently, the Complainant, vide email dated 23.01.2026, informed that her grievance had been resolved and requested closure of the case.

5. Observations and Recommendations

5.1 In view of the Complainant's communication dated 23.01.2026 confirming resolution of her grievance, no further intervention in the matter is considered necessary.

6. Accordingly, the case is disposed of.

Yours faithfully,

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(Ipsita Mitra)

Dy. Chief Commissioner

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