

**Patient Name:- Shanti Lal**

**Location:- Bhilwara /Rajsamand**

- We visited deceased residence and collected written statement of his son. As per statement, on 21/03/21, deceased and his brother went to Bhim and when they were coming back from Bhim they stop bike near Bricks Field for urination and deceased was urinating on the road; but a Pick Up car (RJ-30GA-7395) hit him and deceased sustained severe injuries. His brother took him to Civil Hospital where Doctor declared him dead. Post Mortem was done on 22/3/21 and body was cremated on same day.
- As per deceased son, deceased was not suffering from any chronic illness and he was occasionally alcoholic. He confirmed that deceased was not under the influence of alcohol at the time of incident.
- Anganwadi Register entry has been collected and attached. As per anganwadi entry, cause of death was road accident.
- FIR has been verified. As per FIR, deceased and his brother were coming to home buy bike and they stop the bike near bricks Company for urination and when deceased was standing on the road; but a Pick up hit deceased and he sustained injuries. His brother took him to Hospital where Doctor declared him dead. (Verified copy enclosed)
- PMR has been verified. As per PMR, cause of death was severe head injury resulted in epidural haematoma. (Verified copy enclosed)
- News paper cutting related to the incident has been collected and attached.
- We visited place of accident. No any eye witness of accident was found at the time of visit. Photo of accidental bike has been collected and attached. Spot pics enclosed.
- While entering the village of insured and inquired with one street vendor. We told them that we are from Govt. Hospital and surveying for TB Patient.

She told at present there are 4 TB Patients in village and one TB Patient has expired few months back, his name is Shnati Lal s/o Bhoma. As per lady Shanti Lal was suffering from TB more than one year and expired in 2021 due to TB few months back. (AVR Available)

- We inquired in Dots Center in CHC Asind but they have only shown the record from July 2020 to till date. They told that for past records we need to raise RTI.
- Insured has 4 sons and all are residing in two rooms hut like house. Insured's daughter-in-law told that insured was a daily wages laborer and his work was to load stones in tractor. His daily income was Rs. 200-300. He had 5 Bighas of land. As per statement of insured they mentioned the annual income Rs. 45000 of entire family which includes insured and his 4 sons.
- As per claimant statement and FIR, insured was standing roadside and hit by a speeding vehicle but as per PMR insured has sustained injury to Temporal and Frontal Bone and Ribs only. How come a pickup loader vehicle can hit a man at the height of chest while he was urinating. Insured did not sustain any injury to legs or thigh bones. It shows post mortem was
- Insured is having policies with other insurers as well.
- Conclusion- So as per available findings, insured was daily wages laborer and his daily income was Rs. 200-300. He was suffering from TB since 1-2 years and died due to TB. There are multiple policies with other insurers. Accident documents are prepared for claim purpose. Discrepancies found in PMR findings hence claim should be repudiated with available findings. AVR Link -

<https://drive.google.com/folderview?id=1fYxqsRZZ8PLxDLPqGOD0aNic0qa19DHZ>



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