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SUPREME COURT

Hidden Habits, Lost Claims

Supreme Court Backs Insurer in Alcohol Disclosure Row

Sheikh Rayees • March 25, 2025

PUBLISHED REPORT

In a case that cuts through the murky overlap of truth and technicality, the Supreme Court has ruled that insurers can deny health claims when a policyholder masks their drinking habits—especially when the very illness stems from it. At the heart of the dispute was Mahipal, a man who signed up for LIC's "Jeevan Arogya" policy in 2013. The scheme promised daily hospital cash benefits—INR1,000 for regular hospital stays and...

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