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NCDRC to Insurers

Blank Columns Don't Nullify Claims, Pay the Family What's Due

Sheikh Rayees • August 19, 2025

PUBLISHED REPORT

An empty column in an insurance form cannot be treated as a lie, the National Consumer Disputes Redressal Commission (NCDRC) has ruled, slamming Bharti AXA for rejecting a widow's claim after her son's untimely death. The case revolved around a INR25 lakh life policy purchased in December 2015. Just over a year later, the policyholder died of a heart attack. When his mother, Chhoti Devi, sought the assured sum, the...

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