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SUPREME COURT

Supreme Court Rules

Partial Disclosure of Insurance Policies Doesn't Justify Claim Rejection

Sheikh Rayees • February 27, 2025

PUBLISHED REPORT

The Supreme Court has clarified that life insurance claims cannot be automatically rejected due to the non-disclosure of all existing policies, particularly when a substantial disclosure has already been made. The ruling emphasizes that insurance is a contract based on utmost good faith, requiring applicants to disclose material facts—but the significance of such omissions must be judged case by case. In this case, the appellant's father had taken a INR25...

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