

**IN THE SUPREME COURT OF INDIA**

**CIVIL APPELLATE JURISDICTION**

**CIVIL APPEAL NO.3473 OF 2022**

**IFFCO-TOKIO GENERAL INSURANCE COMPANY LTD. Appellant**

**VERSUS**

**M/s NEW INDIA DETERGENTS LTD. & ANR.**

**Respondents**

**O R D E R**

The instant statutory appeal is directed against the judgment and order dated 14.02.2022 passed by the National Consumer Disputes Redressal Commission, New Delhi ("the Commission" for short) in Consumer Complaint No.2042 of 2016.

Accepting the claim raised by the complainant, the Commission directed the appellant to pay to the complainant a sum of Rs.80,18,944/- towards storage charges within eight weeks from the date of order passed by the Commission, failing which the appellant

was directed to pay interest on that amount @ 9% per annum.

Mr. Shivam Singh, learned Advocate appearing for the appellant has invited our attention to Clause 6.1 of the concerned Insurance Policy to submit that there was a total 'Exclusion' and the insurance company would not be liable.

With his able assistance, we have gone through the entire record.

We affirm the view taken by the Commission that the matter would not be covered by the 'Exclusion Clause' in terms of Clause 6.1 of the Policy. In the circumstances, the order passed by the Commission does not call for any interference.

Since the matter is devoid of any merit, even though it is a statutory appeal, we see no reason to entertain the appeal. The appeal is, accordingly, dismissed.

The time granted by the Commission is however extended by a further period of six weeks and the interest shall become payable if the amount is not paid within six weeks from today.

.....J.  
(UDAY UMESH LALIT)

.....J.  
(S. RAVINDRA BHAT)

.....J.  
(PAMIDIGHANTAM SRI NARASIMHA)

New Delhi,  
May 06, 2022