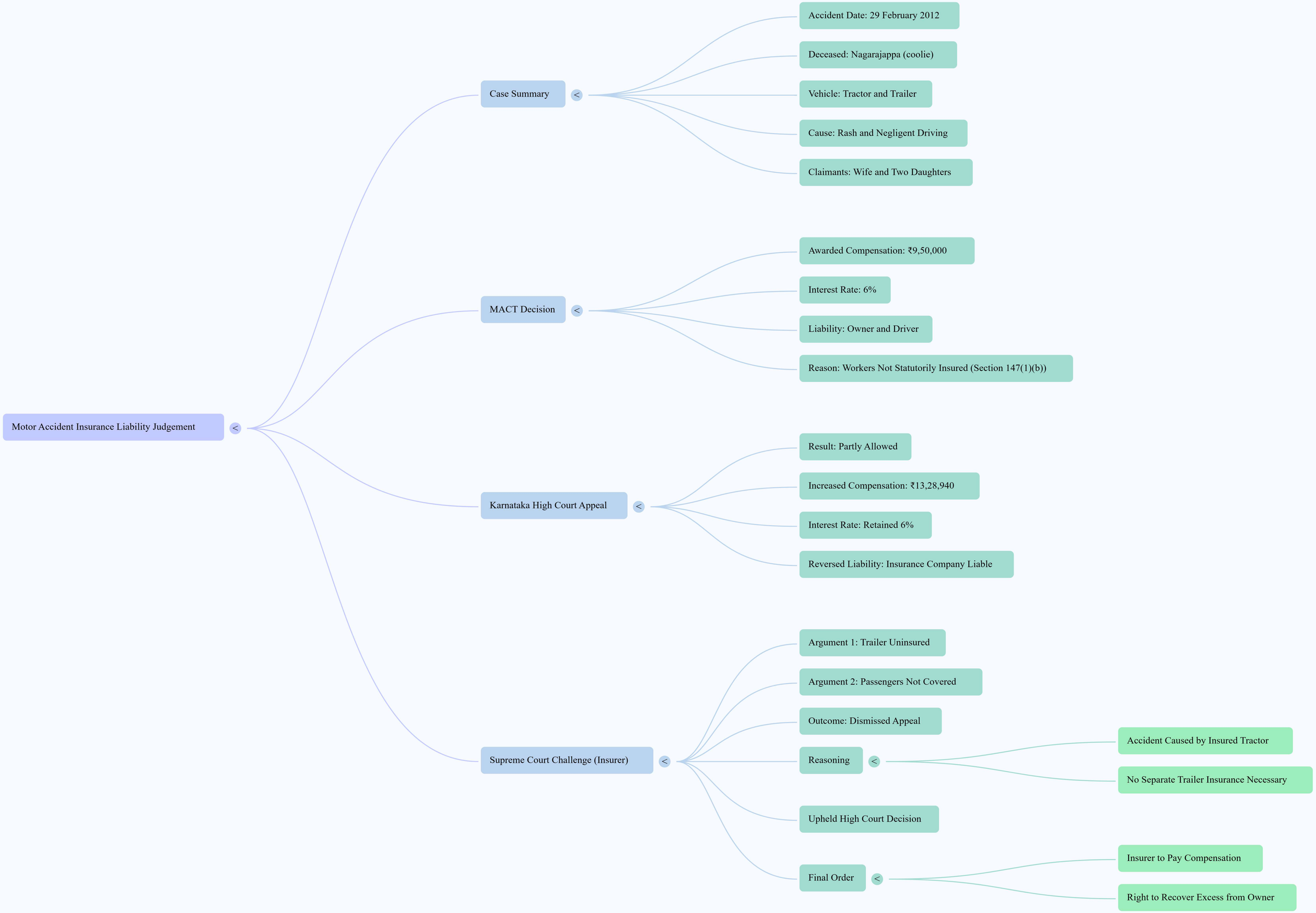
Motor Accident Insurance Liability Judgement
Case Summary
Accident Date: 29 February 2012
Deceased: Nagarajappa (coolie)
Vehicle: Tractor and Trailer
Cause: Rash and Negligent Driving
Claimants: Wife and Two Daughters
MACT Decision
Awarded Compensation: ₹9,50,000
Interest Rate: 6%
Liability: Owner and Driver
Reason: Workers Not Statutorily Insured (Section 147(1)(b))
Karnataka High Court Appeal
Result: Partly Allowed
Increased Compensation: ₹13,28,940
Interest Rate: Retained 6%
Reversed Liability: Insurance Company Liable
Supreme Court Challenge (Insurer)
Argument 1: Trailer Uninsured
Argument 2: Passengers Not Covered
Outcome: Dismissed Appeal
Reasoning
Accident Caused by Insured Tractor
No Separate Trailer Insurance Necessary
Upheld High Court Decision
Final Order
Insurer to Pay Compensation
Right to Recover Excess from Owner