The insurance company will pay Ruia almost Rs.5.5 lakh with 9% interest from November 2003 till the entire amount is received by him.

Additionally, Ruia will also receive Rs 5,000 for mental agony and harassment and Rs 3,000 towards cost of the proceedings.

In the complaint filed before the forum on October 5, 2005, Ruia stated that in 2001 he enjoyed good health. In August 2001 however, his wife was operated upon for an oral malignancy. During the period of his wife's hospitalization, Ruia noticed an injury on his left toe, which he attributed to a shoe bite. More concerned about his wife's illness, he took his injury lightly and applied an ointment; but it did not heal fully. When he finally consulted a physician, it was found that Ruia's blood sugar was high and this was attributed to the extreme mental stress and trauma he was undergoing because of his wife's health.

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