

**IN THE COURT OF SOHAIB AHMED RUMI  
DISTRICT & SESSIONS JUDGE/PRESIDING OFFICER  
DISTRICT CONSUMER COURT, GUJRANWALA  
Case No. 81/08**

Muhammad Saddiq Sahi S/o Muhammad Husain Sahi Caste Jat Sahi R/o Kotly Hussain Post office Gakhar Tehsil Wazirabad District Gujranwala. (Complainant)

Vs.

1. Suzuki Gujranwala Motors through Director, 3-A Small Industrial State G.T Road, Gujranwala.
2. EFU General Insurance Ltd, through Executive vice President Central Division EFU House Jail Road, Lahore. (Respondents)

**COMPLAINT UNDER SECTION 25 OF THE PUNJAB CONSUMER PROTECTION ACT, 2005**

Date of institution : **17-04-08.**

Date of decision : **-10.**

**JUDGMENT:**

1. Complainant's case is that he purchased Suzuki car make Alto, Registration No. LEC-07-9563, Engine No.244672 Chassis No.528674 from the respondent No.1 in April 2007 which was got insured from the respondent No.2. In an accident the front bumper of the car was broken for which respondent No.1 was approached who got registered the claim of the broken bumper with respondent No.2, the insurance company, which, according to the complainant, approved the replacement of bumper in question. On 24-03-08 respondent No.1 installed a local manufacturing bumper instead of genuine bumper. In this way, according to the complainant, respondent No.1 & 2 committed fraud and caused substantial loss to the complainant.

2. Respondent No.1&2 appeared and by submitted reply, to the complaint, contended that the complaint is barred by time. The respondents duly acted as per provision of the Insurance agreement. The bumper in question was fixed by the respondent No. 1 according to the specification given by respondent No.2 and the complainant dully signed the satisfaction note. The complainant has leveled frivolous accusation and that the same is liable to be dismissed.

3. In order to prove his case complainant himself appeared as PW1 and produced the following documents:-

On the other hand respondent himself appeared as

5. I have heard the arguments and perused the record.

**Announced:**

-10

**(SOHAIB AHMED RUMI)**  
District & Sessions Judge/  
Presiding Officer  
District Consumer Court,  
Gujranwala.

Certified that this judgment is consists of two pages, which have been dictated,  
corrected and singed by me.

-10

**(SOHAIB AHMED RUMI)**  
District & Sessions Judge/  
Presiding Officer  
District Consumer Court,  
Gujranwala.