



## Courts Reinforce Policyholders' Duty to Disclose Medical History in Star Health Cases

### Description

**New Delhi:** Recent judicial and consumer commission rulings have underlined that health insurance policyholders have a corresponding responsibility to disclose material medical information while seeking coverage and filing claims. The decisions involving Star Health Insurance have highlighted that consumer protection does not override contractual obligations under an insurance policy.

In *Rajesh Kumar Sachan v. Star Health*, the Allahabad High Court examined a claim of ₹15.26 lakh towards treatment for septicemic shock and pneumonia. The court found that the insured had not disclosed a previous history of MDR-Tuberculosis. After examining the medical records, the court held that the non-disclosure was deliberate and that there was a connection between the previous medical condition and the subsequent hospitalization. The claim rejection was consequently upheld.

A similar issue came before the Gandhinagar District Consumer Commission in *Chaudhary Natvarbhai Devjibhai v. Star Health*. The insured had sought ₹13 lakh for leg-vein surgery but had not disclosed details of earlier major surgeries, including an ASD closure performed in 1991. The commission held that the undisclosed medical history constituted material information and supported the insurer's decision to repudiate the claim.

In another case, *Ajay Sandhu v. Star Health*, the Yamuna Nagar District Consumer Commission dealt with a ₹2.02 lakh claim relating to ACL surgery. The medical records indicated that the injury had occurred before the insurance policy was purchased. The commission found that the evidence established the pre-existing nature of the condition and upheld the rejection of the claim.

The rulings underline a key principle in health insurance: the right to seek a claim is accompanied by a duty to provide truthful and complete information. Courts and consumer forums have repeatedly examined whether an undisclosed medical condition was material to the insurance contract and whether the policyholder's representations were consistent with medical records.

For insurers, the decisions reinforce the importance of verifying medical disclosures and maintaining evidence when repudiating claims. For policyholders, they serve as a reminder that withholding

significant medical information can have serious consequences, particularly when subsequent treatment is connected to an undisclosed or pre-existing condition.

The cases also add to the broader debate over consumer rights in the insurance sector. While consumer protection remains an important safeguard against unfair practices, these rulings indicate that such protection does not eliminate the contractual responsibilities of insured persons.

The emerging legal position is therefore one of mutual responsibility: insurers must deal with claims fairly and in accordance with the policy, while policyholders must make accurate disclosures and comply with the terms of their insurance contracts.

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