



CASE STUDY # 9

Natural death masked as an accidental death!

By Dr Satish Kanojia

VP Clinical Services, INCHEs Healthcare Pvt Ltd.

Misrepresentation in case of personal accident cases is very common. There have been instances where death due to natural causes are projected as unnatural deaths. There is a very fine line which distinguishes between natural and unnatural deaths. Let us go through a case study where the insured's relative had lodged one such claim of personal accident. The insured had personal accident policies from two insurance companies. The insured's daughter informed that her father, the insured who is a government employee had chronic kidney disease and usually goes for dialysis purpose, in a local hospital and she accompanies him. They visit the hospital in their car. She informed that on 25/8/21 they had gone to the hospital for dialysis and while returning home, the insured was driving the car and she was sitting on the co-driver's seat. She noticed that suddenly, the insured's hands went off the steering wheel and the head tilted to the right side and the car hit a guard stone on the left side of the road and overturned. He sustained injuries and died on the spot. Post-mortem was conducted which revealed contused and lacerated wound on the left side of temporal region (left side of the head), left side of occipital region (back of the head) and contusion on left side of frontal region (front part) of head. These were superficial injuries and there was no damage to the vital organ i.e., brain. Heart was suggestive of acute myocardial infarction with coronary artery disease and kidney showed chronic kidney disease with multiple cystic parenchyma and cause of death was 'Cardiorespiratory failure with AMI associated with RTA head injury'.

The documents showed that the insured was a known case of polycystic kidney disease & chronic kidney disease since 2010 and had ischemic heart disease and had undergone CABG 2yrs ago.

Studies have revealed that patients with chronic kidney disease on dialysis have an extremely high risk of sudden cardiac death due to acute myocardial infarction. Insured died of natural causes because the post-mortem did not show any fatal injuries. There were no skull fractures, no injury to the brain, no rib fractures, no injuries to the lungs and no injury to abdominal organs.

The only injuries reported were superficial lacerations and contusions, which cannot be fatal and occurred due to loss of control after sudden cardiac death due to Acute myocardial infarction, as concluded on post-mortem report.

The insured underwent dialysis and after the procedure he himself drove the car as alleged by his daughter, which was uncalled because statistics reveal that 1/3rd of patients surveyed were involved in motor vehicle collisions since starting dialysis. The sequence of events would be:

Patient of Chronic kidney dialysis on dialysis

- Returning from dialysis session
- Was allegedly driving a four-wheeler
- Sudden Acute myocardial infarction
- Sudden cardiac arrest
- Death
- Lost control of vehicle
- Alleged Accident
- superficial injuries to head

Thus, the insured died due to natural causes i.e., Acute myocardial infarction and its anticipated complication, sudden cardiac arrest and not due to accident as alleged.

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