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C I R C U L A R

No. 02 /2026

Subject: Improper Impleadment of Insurance Companies in DARs

It has been observed by the Ld. MACT Court that in several cases, Investigating Officers (IOs) are not properly scrutinizing insurance policies while preparing Detailed Accident Reports (DARs). As a result, insurance companies providing only "own damage" coverage are being wrongly impleaded in MACT proceedings.

The Ld. Court has noted that in Motor Accident Claims Tribunal (MACT) proceedings, only those insurance companies which cover *third-party risk* are required to be made parties. Impleadment of insurers providing only own damage coverage is legally unsustainable and reflects lack of due diligence on the part of the IOs.

The Ld. Court has further observed that such instances are recurring too frequently and it has emphasized the need for corrective measures. It has been directed that the matter be brought to the notice of the competent authority to ensure strict compliance and accountability.

In view of the above, the following directions are hereby issued:

1. All IOs shall meticulously verify the insurance policy before impleading any insurance company in the DAR.
2. The IOs shall mention in the case file if insurance company cover first party or *third-party*.
3. Only those insurance companies which cover *third-party liability* shall be arrayed as parties in MACT proceedings.
4. Insurance companies providing only *own damage* coverage shall not be impleaded under any circumstances.
5. SHOs/ACPs shall ensure proper supervision and scrutiny of DARs before submission to avoid such lapses.
6. Any negligence or dereliction of duty in this regard shall be viewed seriously, and appropriate disciplinary action may be initiated against the defaulting IOs.

All supervisory officers are directed to brief their staff accordingly and ensure strict adherence to these instructions.

This has the approval of Commissioner of Police, Delhi.


(RAMAN LAMBA),
ADDL. DY. COMMISSIONER OF POLICE,
LEGAL DIVISION, PHQ.

No. 151-300 /Record Branch/PHQ, dated Delhi, 15/04/2026.

Copy to:-

1. All Special Commissioners of Police, Delhi
2. All Joint Commissioner of Police, Delhi including Jt. Director, Delhi Police Academy, Delhi/New Delhi
3. All Additional Commissioners of Police, Delhi
4. OSD to CP, Delhi.
5. All Deputy Commissioner of Police, Districts/Units including PHQ, CP Sectt., FRRO and Deputy Director/Delhi Police Academy, Delhi/New Delhi.
6. DCP/IT (PHQ) with the direction to upload the Circular in Intra DP Net.
7. LA to CP & FA to CP, Delhi
8. All ACsP/Insprs./PHQ
9. PS/Reader to CP, Delhi.
10. HAR/PHQ.