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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

\+ W.P.(C) 7217/2025 & CM APPL. 32530/2025

RICHA TALWAR .....Petitioner

Through: Mr. Kunal Prakash, Adv.

versus

IRDAI & ORS. .....Respondents

Through: Mr. Abhishek Nanda, Ms. Hrishika Rawat, Ms. Yashika Singh, Advs. for R-1
Mr. Praveen Mahajan, Mr. Ronakjeet Singh, Advs. for R-2 (HDFC Life Insurance Co. Ltd.)
Mr. Sanjay Kumar, Ms. Prgya, Advs. for R-3

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

O R D E R

% 23.02.2026

1. This is a writ petition filed under Article 226 of the Constitution of India seeking directions to the respondent No. 2 to transfer the insured amount arising from Unit Linked Young Star II plan *vide* Policy No. 12752229 to the joint accounts of the petitioner with respondent No. 3.

2. The case of the petitioner is that the husband of the petitioner, namely Lt. Mr. Saurbh Talwar availed HDFC Unit Linked Young Star II plan *vide* Policy No. 12752229, for which the monthly premium was also regularly paid.

3. The petitioner married Lt. Mr. Talwar on 16.02.2015 and thereafter on

06.10.2016 the petitioner gave birth to a girl child, namely Shivika Talwar.

4. On 21.05.2021, the husband of the petitioner unfortunately passed away due to COVID-19 infection.

5. Thereafter, the petitioner approached the respondents for release of the insurance amount in her favour but to no avail.

6. Pursuant to the Order passed by this Court, the entire amount of Rs. 2,50,000/- was already deposited before the Sub-Registrar, Delhi High Court.

7. Mr. Kumar, learned counsel for the respondent No. 3, i.e. the mother-in-law of the petitioner, states that there are numerous civil litigations pending between the parties regarding the distribution of the assets of Lt. Mr. Saurbh Talwar and against the father of Lt. Mr. Saurbh Talwar, who has also passed away.

8. He states that he has filed a counter affidavit. However, the same is not on record.

9. Admittedly, the petitioner and the respondent No. 3 both are unanimous that they are not claiming the entire estate of Lt. Mr. Saurbh Talwar and both counsels state that there is no will in favour of their respective clients.

10. Hence, the petitioner, the daughter and the respondent No. 3 are Class I legal representatives entitled to have a share in the amount of the policy.

11. For the said reasons, the amount of Rs. 2,50,000 lying deposited with the Registrar, shall be released to the extent of $2/3^{rd}$ in favour of the petitioner towards the petitioner's share and her minor daughter's share

along with proportionate accrued interest and 1/3rd shall be released to the respondent No. 3 along with accrued interest.

12. The amount shall be released to the petitioner and the respondent No. 3 as directed above, either in person or through their authorized representatives.

13. The court has not commented on the inter se disputes between the parties as the same are already pending adjudication before the civil court.

14. The petitioner is at liberty to take appropriate action for delays/ deficiencies in service of respondent No. 2 in accordance with law, if any.

15. With these directions, the petition is disposed of along with pending applications, if any.

JASMEET SINGH, J

FEBRUARY 23, 2026/sp