



\$~20

* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
+ W.P.(C) 7330/2025, CM APPL. 32986/2025, CM APPL. 66873/2025
RICHHA TALWARPetitioner

Through: Mr. Kunal Prakash, Adv.

versus

IRDAI & ORS.Respondents
Through: Mr. Abhishek Nanda, Ms. Hrishika
Rawat and Ms. Yashika Singh, Adv.
for R-1
Adv Praveen Mahajan & Adv
Ronakjeet Singh for Respondent No. 2
Mr Sanjay Kumar Adv and Ms Prgya
Adv counsels for Res no. 3

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

ORDER
23.02.2026

%

1. This is a writ petition filed under Article 226 of the Constitution of India seeking directions to respondent No. 2 to transfer the insured amount arising from HDFC Life Click 2 Protect Policy *vide* Policy No. 16447120 to the joint account of the petitioner.
2. The case of the petitioner is that the husband of the petitioner, namely, Lt. Mr. Saurbh Talwar was insured under HDFC Life Click 2 Protect Policy *vide* Policy No. 16447120, where the yearly premium was paid.
3. The petitioner and Lt. Mr. Saurbh Talwar were blessed with a baby girl, namely, Ms. Shivika Talwar born on 06.10.2016 and and hence,



the petitioner is also the natural guardian.

4. On 21.05.2021, the husband of the petitioner unfortunately passed away due to COVID-19 infection. Thereafter, the petitioner sought release of the insurance amount in her favour.
5. Pursuant to the order passed by this court, the entire amount of Rs. 50 lakhs is already lying deposited before the Sub-Registrar, Delhi High Court.
6. Mr. Kumar, learned counsel appears on behalf of respondent No. 3, i.e. the mother-in-law of the petitioner and 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.
7. He states that he has filed a counter affidavit. However, the same is not on record.
8. Admittedly, both the petitioner and respondent No. 3 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 client.
9. Hence, the petitioner, the daughter namely Ms. Shivika Talwar and the respondent No. 3 are Class I legal heirs entitled to have a share in the amount of the policy.
10. For the said reasons, the amount of Rs. 50 lakhs lying deposited with the Registrar, shall be released 2/3 in favour of the petitioner towards the petitioner's share and her minor daughter's share along with proportionate accrued interest and 1/3 shall be released to respondent No.3 along with accrued interest.
11. The amount shall be released to the petitioner and respondent No. 3 as



directed above, either in person or through their authorized representatives.

12. The Court has not commented on the inter se disputes between the parties as the same are already pending adjudication before the civil court.
13. The petitioner is at liberty to take appropriate action for delays/ deficiencies in service of respondent No. 2 in accordance with law, if any.
14. With these directions, the petition is disposed of along with pending applications, if any.

JASMEET SINGH, J

FEBRUARY 23, 2026/DM