

GOVERNMENT OF INDIA
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS
RAJYA SABHA
UNSTARRED QUESTION NO - 1366
ANSWERED ON - 11/02/2026

REINING IN UNINSURED VEHICLES

1366. SHRI PRAMOD TIWARI:

Will the Minister of ROAD TRANSPORT AND HIGHWAYS be pleased to state:

- (a) whether Government proposes to rein in the menace of uninsured vehicles plying on roads;
- (b) if so, the details thereof;
- (c) whether at present, a large share of vehicles, particularly two-wheelers, do not have valid insurance cover; and
- (d) if so, the steps proposed to be taken to empower enforcement agencies to deal with such vehicles?

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) and (b) Section 146 of the Motor Vehicles Act, 1988 mandates that no motor vehicle shall be driven or permitted to be driven in a public place unless there is a valid policy of insurance covering third-party risks.

The Government in the Ministry of Road Transport and Highways has issued Standard Operating Procedure (SOP) on electronic monitoring and enforcement, duly vetted by the Supreme Court Committee on Road Safety (SCCoRS), on 28.10.2025 and concurrent amendments were made to Rules 167 and 167A of the Central Motor Vehicles Rules, 1989. Further, technology-driven enforcement through deployment of Automatic Number Plate Recognition (ANPR) cameras integrated with the VAHAN database is being promoted.

Besides sensitizing the States/UTs, the Sadak Suraksha Abhiyan has been launched through Central Bureau of Communication to create awareness on mandatory third party insurance.

(c) and (d) The maximum number of uninsured vehicles plying on the roads are in two-wheeler category. Further, States/UTs have been advised to ensure compliance with the

directions issued by the Hon'ble Supreme Court vide Order dated 20.07.2018 passed in W.P. (C) No. 295/2012, *S. Rajasekaran v. Union of India & Ors.*, wherein it was directed that third-party insurance cover for new cars shall mandatorily be for a period of three years and, in the case of two-wheelers, for a period of five years.

Further, the Central Government is responsible for formulating and notifying rules and regulations under the Motor Vehicles Act and the Central Motor Vehicles Rules, 1989 (CMVR). The responsibility for implementation and enforcement of the provisions of the Act and the Rules, however, rests with the States/UT administrations.
