

GOVERNMENT OF INDIA  
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS

**RAJYA SABHA**  
**UNSTARRED QUESTION NO - 2991**  
ANSWERED ON - 18/03/2026

**TREATMENT OF ROAD ACCIDENT VICTIMS**

2991. SHRI NEERAJ DANGI:

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

- (a) number of cases on record during the last three years in which delays on the part of insurance companies resulted in obstruction to the treatment of accident victims, State-wise and year-wise details thereof;
- (b) whether Government is aware that in many cases, victims or their family members are compelled to bear the cost of treatment themselves or are deprived of treatment;
- (c) if so, the action taken by Government so far against the insurance companies in this regard; and
- (d) whether Government is considering introducing any stringent guidelines or laws to ensure cashless and prompt treatment for motor vehicle accident victims?

**ANSWER**

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) to (d) Section 146 of the Motor Vehicles Act, 1988 (“the Act”) mandates insurance of motor vehicles against third party risks. Section 145 defines the term “third party”. On the other hand, personal insurance including for accidents is voluntary in nature and is a bilateral agreement between the insurance company and insurer which is regulated by Insurance Regulatory and Development Authority of India (IRDAI).

The enforcement of provisions relating to motor vehicle insurance against third party risks constitutes a critical component of road safety. The implementation and enforcement of the provisions of the Act and the rules framed thereunder fall within the jurisdiction of the concerned authorities of the respective States/UTs.

An application for compensation against the insurance company invoking the mandatory third party insurance condition may be filed before the Motor Accident Claims Tribunal (MACT)

under Section 164 or Section 166 of the Act, as the case may be, read-with Rule 150A and Annexure XIII of the Central Motor Vehicles Rules, 1989.

Further, under Section 162 of the Act, “Prime Minister-Road Accident Victims’ Hospitalisation and Assured Treatment (PM-RAHAT) Scheme” has been formulated for providing cashless treatment to road accident victims, and notified along-with comprehensive guidelines detailing the process flow, roles and responsibilities of respective stakeholders, and the Standard Operating Procedures (SOPs). The scheme has been launched nation-wide on 13.02.2026 after onboarding States/UTs on the digital platform except the State of West Bengal. The salient features of the scheme are as under:

- (i) Treatment cover upto ₹1.5 lakh per victim will be provided, subject to a maximum cap of 7 days from date of accident on any category of road. The treatment cover will be available to all those victims who are involved in road accidents caused by use of motor vehicles.
- (ii) Every road accident victim shall be provided with stabilization treatment for up to 24 hours in non-life-threatening cases and up to 48 hours in life-threatening cases at designated hospitals, subject to police response.
- (iii) This statutory scheme will take precedence over any other central / state level schemes.
- (iv) The scheme has been successfully implemented through the amalgamation of two existing platforms –eDAR (Electronic Detailed Accident Report) used by police officials for reporting of accidents and TMS 2.0 (Transaction Management System) of National Health Authority (NHA) used by hospitals for treatment, claim submissions and processing of payments.
- (v) The reimbursement to hospitals is being done through Motor Vehicle Accident Fund (MVAFF) which is funded through contributions from General Insurance companies for cases where the offending motor vehicle is insured and through budgetary support for uninsured and hit & run cases. The contributions by General Insurance companies to MVAFF is a percentage of mandatory motor third party insurance.

For timely payment to hospitals, a period of 10 days has been defined from the claim being approved by SHA for District Collectors or GI council to make the payments, as the case maybe.

The State Road Safety Council (SRSC) set up under section 215(2) of MV Act, 1988 shall be nodal agency responsible for implementation of the Scheme in the respective State / UT. The responsibility for overall monitoring and coordination of the Scheme implementation in the district shall be of the District Road Safety Committees (DRSC) set up under section 215(3) of MV Act, 1988. A dedicated point of contact for grievance redressal (Grievance Redressal Officer) is appointed by DRSC for every district. In case of dissatisfactory resolution of grievance by the DRSC, the same shall be escalated to the concerned District Collector and thereafter to SRSC.

Prior to the introduction of the scheme and for treatment that exceeds the time and monetary limits of the scheme, the victim may claim for the costs of treatment and compensation through MACT as mentioned above. Section 168 of the Act ensures that insurance companies satisfy the award within thirty days from its announcement.

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