

DIRECTORATE OF FAMILY WELFARE, GOVT. OF NCT OF DELHI

**B&C Wing, Level – 7, Vikas Bhawan – II
Near Metcalf House, Civil Lines, Delhi -110054
Ph: 23813477 & Email Id: spopcndt@gmail.com**

F.No.23(4)/13/ART&Surrogacy/DFW/2023-24/ 2316-18

Dated 21/5/26

CIRCULAR


Sub:- Regarding insurance policy to the Surrogate and Oocyte donors under ART & Surrogacy (Regulation) Act, 2021.

It has come to the notice of the UT Appropriate Authority under the ART & Surrogacy (Regulation) Act, 2021 that instances of fake and fabricated insurance policies are being submitted and accepted under the provisions of the ART & Surrogacy (Regulation) Act, 2021. Such unethical practices defeat the very intent of the legislation and may expose oocyte donors, surrogate mothers, clinics, and intended parents to serious financial and legal risks during claim settlement.

In view of the above, the following guidelines are hereby issued to all registered centres/clinics/banks under the ART & Surrogacy (Regulation) Act, 2021:-

1. ART Bank shall ensure that the purchased insurance policy is in accordance with the Government of India guidelines. An affidavit shall be submitted by the ART Bank confirming that the policy obtained for the oocyte donor complies with the prescribed norms and covers both health and life insurance requirements as per Govt. of India guidelines.
2. ART Clinics shall ensure that, prior to commencement of the procedure, the donor/surrogate mother carefully cross-checks and verifies the validity, coverage, and authenticity of the insurance policy issued by the concerned insurance company.
3. ART Bank, ART Clinics and Surrogacy Clinic shall ensure that the insurance policy is obtained only from insurance companies and products duly approved by the Government of India and IRDAI, with correct product name and UIN (Unique Identification Number) clearly mentioned in the policy document.
4. In case of any fabricated or manipulated insurance documents are found, the same to be reported to the concerned authority.

This issues with the prior approval of Competent Authority.


**(Dr. Satyajit Kumar)
SPO, ART& Surrogacy**

**To:-
All ART Clinics/Banks & Surrogacy Clinics, Delhi.**

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Copy for information to:-

1. Spl. Secretary, Health & Family Welfare, 9th Floor, I.P. Estate, New Delhi-110002.
2. Director, Dte. of Family Welfare, Vikas Bhawan-II, Delhi-54.
3. Addl. Secretary, Department of Law, Justice & Legislative Affairs, GNCTD, 8th Floor, Delhi Secretariat, New Delhi.


**(Dr. Satyajit Kumar)
SPO, ART& Surrogacy**