

Insurance against civil liability in respect of the use of motor vehicles, and the enforcement of the obligation to insure against such liability.

Codification. Motor Insurance Directive

2008/0049(COD) - 10/05/2016 - Follow-up document

The Commission adopted a communication on the adaptation in line with inflation of minimum amounts of cover laid down in Directive 2009/103/EC relating to insurance against civil liability in respect of the use of motor vehicles, and the enforcement of the obligation to insure against such liability.

In accordance with Directive 2009/103/EC, the amounts laid down in euro in Article 9(1) were reviewed in 2015 in order to take account of changes in the European index of consumer prices comprising all Member States, as published by Eurostat.

As a result of the review, the amounts laid down in euro are as follows:

- **for personal injury**, the minimum amount of cover is increased to EUR 1 220 000 per victim or EUR 6 070 000 per claim, whatever the number of victims;
- **for material damage**, the minimum amount is increased to EUR 1 220 000 per claim, whatever the number of victims.