Car insurance: third part liability, better legal protection of accident victims, 5th directive

2000/2126(INL) - 14/05/2001

The committee adopted the own-initiative report by Willi ROTHLEY (PES, D) calling on the Commission to submit to Parliament a legislative proposal for a fifth directive on motor vehicle liability insurance with the aim of improving legal protection of accident victims. The report set out a series of detailed recommendations: - Member States should set up an improved compensation procedure for national road traffic accidents by obliging insurers to provide either an offer or a refusal of compensation within 3 months of receiving a claim (on the lines of existing EU rules governing accidents in which the victim is resident in a country other than the one where the accident took place); - to bring the minimum amounts insured up to date, there should be an EU-wide minimum of EUR 2 m, with future increases in line with inflation; - insurers should be able to provide insurance for a maximum period of 30 days for anyone who wishes to buy a vehicle registered in another Member State and drive it back to their state of permanent residence with the intention of re-registering it there; - there should be harmonisation of the widely differing periods for compulsory re-registration of a vehicle purchased in another Member State, with 3 months as the new standard; - insurance companies should be obliged to extend insurance cover for any policy holder who goes to reside temporarily in another Member State (e.g. for study purposes) for a maximum period of twelve months, after which owners would have to re-register their vehicles and take out local insurance cover.