Insurance against civil liability in respect of the use of motor vehicles

2002/0124(COD) - 07/10/2003

The committee adopted the report by Willy ROTHLEY (PES, D) amending the proposal under the 1st reading of the codecision procedure. The key amendments related to the level of insurance cover required. Whereas the Commission was proposing a figure of EUR 1 million per victim in the case of personal injury and EUR 500 000 per claim in the case of damage to property, the committee wanted to increase these figures to EUR 10 m and EUR 5 m respectively but said that in both cases these amounts should be per accident. MEPs argued that EUR 1 m per victim in the case of personal injury was not enough if people had been very seriously injured. At the same time, to multiply this by a number of victims could jeopardise the finances of insurance companies. The figure of EUR 10 m was therefore seen as a satisfactory compromise for all sides. According to the rapporteur, there are in practice very few accidents where several people are sufficiently seriously injured for there to be any question of a claim of several million euros on grounds of personal injury. In addition, MEPs wanted to add the cost of legal proceedings to the level of insurance cover. This would include the various costs incurred by an accident victim, the cost of legal and technical experts, out-of-court legal consultations, legal representation and court costs. However, the committee deleted the Commission's proposal to require motor insurance to cover personal injuries suffered by pedestrians and cyclists in an accident involving a road vehicle. They believed this sensitive matter should be dealt with by separate legislation.