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

2002/0124(COD) - 12/01/2005 - Text adopted by Parliament, 2nd reading

The European Parliament adopted a compromise package on insurance against civil liability in respect of the use of motor vehicles, based on the report by Manuel MEDINA ORTEGA (PES, ES):

-The minimum amount of cover for personal injury should be calculated so as to compensate fully and fairly all victims who have suffered very serious injuries, whilst taking into account the low frequency of accidents involving several victims and the small number of accidents in which several victims suffer very serious injuries in the course of one and the same event. A minimum amount of cover of EUR 1 000 000 per victim or EUR 5 000 000 per claim, regardless of the number of victims, is a reasonable and adequate amount.

- If necessary, Member States may establish a transitional period of up to five years to adapt their minimum amounts of cover to the amounts provided for in the legislation;

- a new Article states that Member States shall take all appropriate measures to facilitate the availability in due time to the victims, their insurers or their legal representatives of the basic data necessary for the settlement of claims.