

Basic information	
2008/0049(COD) COD - Ordinary legislative procedure (ex-codecision procedure) Directive	Procedure completed
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	
Repealing Directive 2000/26/EC 1997/0264(COD) Repealing Directive 2005/14/EC 2002/0124(COD) Amended by 2018/0168(COD)	
Subject 2.50.05 Insurance, pension funds 3.20.05 Road transport: passengers and freight 3.20.06 Transport regulations, road safety, roadworthiness tests, driving licence	

Key players			
European Parliament	Committee responsible JURI Legal Affairs	Rapporteur WALLIS Diana (ALDE)	Appointed 25/06/2008
Council of the European Union	Council configuration Agriculture and Fisheries	Meetings 2956	Date 2009-07-13
European Commission	Commission DG Legal Service	Commissioner BARROSO José Manuel	

Key events			
Date	Event	Reference	Summary
27/02/2008	Legislative proposal published	COM(2008)0098 	Summary
10/04/2008	Committee referral announced in Parliament, 1st reading		
07/10/2008	Vote in committee, 1st reading		Summary
09/10/2008	Committee report tabled for plenary, 1st reading	A6-0380/2008	
21/10/2008	Decision by Parliament, 1st reading	T6-0480/2008	Summary
21/10/2008	Results of vote in Parliament		
13/07/2009	Act adopted by Council after Parliament's 1st reading		

16/09/2009	Final act signed		
16/09/2009	End of procedure in Parliament		
07/10/2009	Final act published in Official Journal		

Technical information	
Procedure reference	2008/0049(COD)
Procedure type	COD - Ordinary legislative procedure (ex-codecision procedure)
Procedure subtype	Codification
Legislative instrument	Directive
Amendments and repeals	Repealing Directive 2000/26/EC 1997/0264(COD) Repealing Directive 2005/14/EC 2002/0124(COD) Amended by 2018/0168(COD)
Legal basis	EC Treaty (after Amsterdam) EC 095-p1
Stage reached in procedure	Procedure completed
Committee dossier	JURI/6/60941

Documentation gateway				
European Parliament				
Document type	Committee	Reference	Date	Summary
Committee report tabled for plenary, 1st reading/single reading		A6-0380/2008	09/10/2008	
Text adopted by Parliament, 1st reading/single reading		T6-0480/2008	21/10/2008	Summary
Council of the EU				
Document type	Reference		Date	Summary
Draft final act	03632/2009/LEX		16/09/2009	
European Commission				
Document type	Reference		Date	Summary
Legislative proposal	COM(2008)0098 		27/02/2008	Summary
Follow-up document	COM(2016)0246 		10/05/2016	Summary
Follow-up document	COM(2018)0504 		02/07/2018	
Other institutions and bodies				
Institution/body	Document type	Reference	Date	Summary

Additional information

Source	Document	Date
National parliaments	IPEX	
European Commission	EUR-Lex	

Final act

Directive 2009/0103
OJ L 263 07.10.2009, p. 0011

[Summary](#)

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) - 16/09/2009 - Final act

PURPOSE: to codify legislation on insurance against civil liability in respect of the use of motor vehicles, and the enforcement of the obligation to insure against such liability.

LEGISLATIVE ACT: Directive 2009/103/EC of the European Parliament and of the Council 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 (codified version).

CONTENT: the purpose of this Directive is to undertake a codification:

- of Council Directive 72/166/EEC of 24 April 1972 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles and to the enforcement of the obligation to insure against such liability;
- of the second Council Directive 84/5/ECC of 30 December 1983 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles;
- of the third Council Directive 90/232/EEC of 14 May 1990 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles;
- of Directive 2000/26/EC of the European Parliament and of the Council of 16 May 2000 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles (fourth motor insurance Directive);
- of Directive 2005/14/EC of the European Parliament and of the Council of 11 May 2005 amending Council Directives 72/166/EEC, 84/5/ECC, 88/357/EEC and 90/232/EEC and Directive 2000/26/EC of the European Parliament and of the Council relating to insurance against civil liability in respect of the use of motor vehicles.

The new Directive will supersede the various acts incorporated in it. It will fully preserve the content of the acts being codified and hence does no more than bring them together with only such formal amendments as are required by the codification exercise itself.

Directives 72/166/EEC, 84/5/EEC, 90/232/EEC, 2000/26/EC and 2005/14/EC, as amended by the Directives listed in Annex I, Part A, are hereby repealed, without prejudice to the obligations of the Member States relating to the time limits for transposition into national law and application of the Directives set out in Annex I, Part B.

ENTRY INTO FORCE: 22/10/2009.

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

The European Parliament adopted, by 634 votes to 16 with 9 abstentions, a legislative resolution under 1st reading of the codecision procedure, approving the proposal for a directive of the European Parliament and of the Council 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 (codified version). The report had been tabled for consideration in plenary Diana WALLIS (ALDE, UK) on behalf of the Committee on Legal Affairs. The Commission proposal was approved as adapted to the recommendations of the Consultative Working Party of the Legal Services of the European Parliament, the Council and the Commission.

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) - 27/02/2008 - Legislative proposal

PURPOSE: to codify legislation on insurance against civil liability in respect of the use of motor vehicles, and the enforcement of the obligation to insure against such liability.

PROPOSED ACT: Directive of the European Parliament and of the Council.

CONTENT: the purpose of the present proposal is to undertake a codification:

- of Council Directive 72/166/EEC of 24 April 1972 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles and to the enforcement of the obligation to insure against such liability;
- of the second Council Directive 84/5/ECC of 30 December 1983 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles;
- of the third Council Directive 90/232/EEC of 14 May 1990 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles;
- of Directive 2000/26/EC of the European Parliament and of the Council of 16 May 2000 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles (fourth motor insurance Directive);
- of Directive 2005/14/EC of the European Parliament and of the Council of 11 May 2005 amending Council Directives 72/166/ECC, 84/5/ECC, 88/357/EEC and 90/232/EEC and Directive 2000/26/EC of the European Parliament and of the Council relating to insurance against civil liability in respect of the use of motor vehicles.

The new Directive will supersede the various acts incorporated in it. It will fully preserve the content of the acts being codified and hence does no more than bring them together with only such formal amendments as are required by the codification exercise itself.

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.