

Motor Insurance: civil liability, fourth directive (amend. direct. 73/239/EEC, 88/357/EEC, 92/49/EEC)

1997/0264(COD) - 16/05/2000 - Final act

PURPOSE : to improve the situation of persons who, whilst in another Member State other than their own country of residence, are victims of accidents caused by a vehicle registered and insured in another Member State than their country of residence. **COMMUNITY MEASURE** : Directive 2000/26/EC of the European Parliament and of the Council 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 amending Council Directives 73/239/EEC and 88/357/EEC (Fourth Motor insurance Directive) **CONTENT** : the objective of this Directive is to lay down special provisions applicable to injured parties entitled to compensation in respect of any loss or injury resulting from accidents occurring in a Member State other than the Member States of residence of the injured party which are caused by the use of vehicles insured and normally based in a Member State. The scope of the Directive extends to accidents occurring in third countries whose national insurer's bureaux have joined the Green Card system whenever such accidents are caused by the use of vehicles insured and normally based in a Member State. In particular, the Directive provides: - to improve protection for victims of an accident occurring in a Member State other than that of residence against the insurer of the vehicle involved in the accident; - that each Member State shall ensure that injured parties shall enjoy a direct right of action against the insurance undertaking covering the responsible person against civil liability; - that all insurance undertakings covering risks, other than carrier's liability, appoints a claims representative in each Member State other than that in which they have received their official authorisation; - for the creation of organisation centres for the purposes of allowing the injured party to seek compensation; - for the creation of compensation bodies which would be responsible for providing compensation to injured parties. **ENTRY INTO FORCE** : 20.07.2000 **DEADLINE FIXED FOR TRANSPOSITION** : the Member States shall apply these provisions before 20.01.2003.