

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

2002/0124(COD) - 22/10/2003 - Text adopted by Parliament, 1st reading/single reading

The European Parliament adopted a resolution drafted by Willi ROTHLEY (PES, Germany) and made several amendments to the Commission's proposals. The report was adopted by 525 votes in favour, 9 against and 16 abstentions. (Please see the summary dated 07/10/03.) In addition: - there are new definitions for 'vehicle' and 'trailer'; - five years after the expiry of the five-year transition period, the minimum levels of cover shall be revised upwards on the basis of a proposal from the Commission in the light of the experience gained from applying the amounts; - the statement relating to claims from insurers must cover all claims made under the contract, but insurers may limit the statement to the previous five years if the contractual relationship is longer; - a reasoned offer of compensation must be made which must include the cost of pursuing claims in cases where liability is not contested and damages have been quantified; - new provisions have been inserted relating to a central body which must be notified of all traffic-accident reports; - certain provisions must apply to trailers.