

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

2002/0124(COD) - 11/05/2005 - Final act

**PURPOSE:** amendment of Council Directives 72/166/EEC, 84/5/EEC, 88/357/EEC and 90/232/EEC and of 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.

**LEGISLATIVE ACT:** Directive 2005/14/EC of the European Parliament and of the Council.

**CONTENT:** This Fifth Motor Insurance Directive will update and improve the provisions of current EU Motor Insurance Directives by making it easier for drivers to get insurance and by upgrading the protection of victims. It will improve protection for accident victims and make it easier for drivers to get and claim upon insurance, especially when buying or using vehicles outside their Member State of permanent residence, and to change insurers. The Directive will also make it easier for insurers to operate across borders.

The Directive sets a new minimum insurance amount for personal injuries of EUR 1 000 000 per victim, or a minimum amount of EUR 5 000 000 per accident. For damage to property, it sets a minimum of EUR 1 000 000 per accident, to come into force after a transitional period of five years. The minimum insurance amounts will be revised automatically every five years according to the European Index of Consumer Prices.

Under the Directive, pedestrians and cyclists will be designated as specific categories of accident victims. Motor vehicle insurance will have to cover personal injuries suffered by pedestrians and cyclists and other non-motorised users of the roads who, as a consequence of an accident in which a motor vehicle is involved, are entitled to compensation under national civil law.

**ENTRY INTO FORCE:** 11/06/2005.