
Parliament closes legal loopholes to protect victims of road accidents

- Ensuring that victims are compensated, even if the driver's insurer goes bankrupt
- Allowing cross-border insurance checks in order to better tackle uninsured driving
- E-bikes, segways, motorsports excluded

MEPs adopted on Wednesday changes to motor insurance rules to better protect road accident victims and tackle uninsured driving in the EU.

The proposal aims to close loopholes and to improve the current Motor Insurance Directive in five areas: compensating victims of accidents where an insurer goes bankrupt; minimum amounts of cover; member states' checks on vehicle insurance; how claims history statements are used by a new insurance company; and the scope of the directive.

Victims of accidents caused by a vehicle insured with an insolvent company may currently be left without compensation or suffer payment delays. The new rules require national compensation bodies to meet costs arising from claims where the liable party's motor insurer is insolvent. Parliament made sure these victims are entitled to compensation in a maximum period of six months.

In order to ensure the same minimum level of protection for victims, the proposal harmonises obligatory minimum amounts of cover across the EU, without prejudice to any higher guarantees which member states may prescribe:

- for personal injuries: €6 070 000 per accident, irrespective of the number of victims, or €1 220 000 per victim;
- for damages to property: €1 220 000 per claim, irrespective of the number of victims.

Cross-border insurance checks on vehicles will be allowed in order to better tackle uninsured driving. Regarding claims history, the proposal seeks to ensure that insurance firms handle claims in a non-discriminatory manner, irrespective of nationality or previous EU country of residence of a citizen.

E-bikes, segways and motorsports excluded

E-bikes, segways and electric scooters are excluded from the scope of the directive, since they are “smaller and are therefore less likely to cause significant damage to persons or property than others [such as cars or trucks] are”, MEPs say, adding that their inclusion “would also undermine the uptake of these vehicles and discourage innovation”. It will be up to member states to decide at national level how to protect parties potentially injured by these vehicles.

Vehicles intended exclusively for motorsports are also excluded, as they are generally covered by other forms of liability insurance and are not subject to compulsory motor insurance when they are solely used for a competition.

No later than five years after the transposition date, the EU Commission must evaluate, amongst other issues, the application of these rules with regard to technological developments, in particular “autonomous and semi-autonomous vehicles”, MEPs stipulate.

Quote

[Dita Charanzová \(ALDE, CZ\)](#), rapporteur, said: “We found a good balance between greater protection for victims of accidents and preventing absurd overregulation. Motor insurance should not be required for anything with wheels and a motor, like kids’ toys or e-bikes. This would only increase premiums for owners and slow down the uptake of alternative vehicles. I am happy e-bikes are excluded”.

“We have also created a fund to ensure that everyone is compensated for an accident, even if an insurance company goes bankrupt, and stepped up enforcement against uninsured vehicles. Member States can now check vehicles for insurance with scanners. Citizen’s privacy will still be protected, however, since all data is to be immediately deleted when a car is shown to have insurance. This is a win for safer roads”, she added.

Next steps

The amended proposal was approved by 562 votes to 36, with 19 abstentions. The file was referred back to the Internal Market Committee for inter-institutional negotiations.

Further information

[Text approved by Parliament](#)

[Procedure file](#)

[Committee on the Internal Market and Consumer Protection](#)

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