



# Road Traffic Act 1988

## 1988 CHAPTER 52

### PART VI

#### THIRD-PARTY LIABILITIES

#### *Compulsory insurance*<sup>F1</sup>...

#### Textual Amendments

- F1** Words in s. 143 cross-heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, [Sch. 1 para. 5](#) (with reg. 5)

#### **143 Users of motor vehicles to be insured**<sup>F2</sup>...

- (1) Subject to the provisions of this Part of this Act—
- (a) a person must not use a motor vehicle on a road [<sup>F3</sup>or other public place] unless there is in force in relation to the use of the vehicle by that person such a policy of insurance<sup>F4</sup>... as complies with the requirements of this Part of this Act, and
  - (b) a person must not cause or permit any other person to use a motor vehicle on a road [<sup>F5</sup>or other public place] unless there is in force in relation to the use of the vehicle by that other person such a policy of insurance<sup>F6</sup>... as complies with the requirements of this Part of this Act.
- (2) If a person acts in contravention of subsection (1) above he is guilty of an offence.
- (3) A person charged with using a motor vehicle in contravention of this section shall not be convicted if he proves—
- (a) that the vehicle did not belong to him and was not in his possession under a contract of hiring or of loan,
  - (b) that he was using the vehicle in the course of his employment, and

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (c) that he neither knew nor had reason to believe that there was not in force in relation to the vehicle such a policy of insurance <sup>F7</sup>... as is mentioned in subsection (1) above.

(4) This Part of this Act does not apply to invalid carriages.

**Textual Amendments**

**F2** Words in s. 143 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 6(2)** (with reg. 5)

**F3** Words in s. 143(1)(a) inserted (3.4.2000) by [S.I. 2000/726](#), **art. 2(a)**

**F4** Words in s. 143(1)(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 6(3)** (with reg. 5)

**F5** Words in s. 143(1)(b) inserted (3.4.2000) by [S.I. 2000/726](#), **art. 2(b)**

**F6** Words in s. 143(1)(b) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 6(3)** (with reg. 5)

**F7** Words in s. 143(3)(c) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 6(4)** (with reg. 5)

---

**Modifications etc. (not altering text)**

**C1** S. 143 modified by [Energy Act 1976 \(c. 76, SIF 44:3\)](#), s. 4(2), **Sch. 1 para. 4(1)** (as amended by [Road Traffic \(Consequential Provisions\) Act 1988 \(c. 54, SIF 107:1\)](#), s. 4, **Sch. 3 para. 17(b)**)

**C2** S. 143 excluded (23.6.1999) by [S.I. 1999/1736](#), **art. 8(1)(b)(2)(b)**

**C3** S. 143(1)(2) excluded (17.4.2019) by [The Motor Sport on Public Roads \(Scotland\) Regulations 2019 \(S.S.I. 2019/138\)](#), regs. 1, 6, **sch. 2**

**144 Exceptions from requirement of third-party insurance <sup>F8</sup>... .**

- <sup>F9</sup>(1) .....
- <sup>F9</sup>(1A) .....
- <sup>F9</sup>(1B) .....

(2) Section 143 does not apply—

(a) to a vehicle owned—

- (i) by the council of a county or county district in England and Wales [<sup>F10</sup>the Broads Authority], the Common Council of the City of London, the council of a London borough [<sup>F11</sup>a National Park authority], the Inner London Education Authority, [<sup>F12</sup>a fire and rescue authority created by an order under section 4A of the Fire and Rescue Services Act 2004,][<sup>F13</sup>[<sup>F14</sup>the London Fire and Emergency Planning Authority,][<sup>F13</sup>the London Fire Commissioner,]<sup>F15</sup>... [<sup>F16</sup>a joint authority <sup>F17</sup>... established by Part 4 of the Local Government Act 1985, an economic prosperity board established under section 88 of the Local Democracy, Economic Development and Construction Act 2009 or a combined authority established under section 103 of that Act,]

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (ii) by a [<sup>F18</sup>council constituted under section 2 of the Local Government etc. (Scotland) Act 1994 in Scotland [<sup>F19</sup>or the Scottish Fire and Rescue Service] , or]
  - (iii) by a joint board or committee in England or Wales, or joint committee in Scotland, which is so constituted as to include among its members representatives of any such council,
- at a time when the vehicle is being driven under the owner's control,
- (b) to a vehicle owned by [<sup>F20</sup>a local policing body or] a police authority [<sup>F21</sup>or the Receiver for the Metropolitan Police district], at a time when it is being driven under the owner's control, or to a vehicle at a time when it is being driven for police purposes by or under the direction of a constable, [<sup>F22</sup>by a member of a police and crime commissioner's staff (within the meaning of Part 1 of the Police Reform and Social Responsibility Act 2011), by a member of the staff of the Mayor's Office for Policing and Crime (within the meaning of that Part of that Act), by a member of the civilian staff of a police force (within the meaning of that Part of that Act), by a member of the civilian staff of the metropolitan police force (within the meaning of that Part of that Act), by a person employed by the Common Council of the City of London [<sup>F23</sup>in its capacity as a police authority,][<sup>F23</sup>by a police volunteer designated under section 38 of the Police Reform Act 2002,]] or by a person employed by a police authority, <sup>F21</sup> ..., or
  - <sup>F24</sup>(ba) .....
  - (c) to a vehicle at a time when it is being driven on a journey to or from any place undertaken for salvage purposes pursuant to Part IX of the [<sup>F25</sup>Merchant Shipping Act 1995],
  - <sup>F26</sup>(d) .....
  - [<sup>F27</sup>(da) to a vehicle owned by a health service body, as defined in section 60(7) of the National Health Service and Community Care Act 1990 <sup>F28</sup>...[<sup>F29</sup>or by a Local Health Board established under section 11 of the National Health Service (Wales) Act 2006], at a time when the vehicle is being driven under the owner's control.
  - (db) to an ambulance owned by a National Health Service trust established under [<sup>F30</sup>section 25 of the National Health Service Act 2006, section 18 of the National Health Service (Wales) Act 2006] or the National Health Service (Scotland) Act 1978, at a time when a vehicle is being driven under the owner's control]
  - [<sup>F31</sup>(dc) to an ambulance owned by an NHS foundation trust, at a time when the vehicle is being driven under the owner's control, ]
  - (e) to a vehicle which is made available by the Secretary of State [<sup>F32</sup>or the Welsh Ministers] to any person, body or local authority in pursuance of [<sup>F33</sup>section 12 or 80 of the National Health Service Act 2006, or section 10 or 38 of the National Health Service (Wales) Act 2006,] at a time when it is being used in accordance with the terms on which it is so made available,
  - (f) to a vehicle which is made available by the Secretary of State to any local authority, education authority or voluntary organisation in Scotland in pursuance of section 15 or 16 of the <sup>M1</sup>National Health Service (Scotland) Act 1978 at a time when it is being used in accordance with the terms on which it is so made available.
  - [<sup>F34</sup>(g) to a vehicle owned by [<sup>F35</sup>the Care Quality Commission], at a time when the vehicle is being driven under the owner's control]

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

### Textual Amendments

- F8** Words in s. 144 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 7(2)** (with reg. 5)
- F9** S. 144(1)(1A)(1B) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 7(3)** (with reg. 5)
- F10** Words inserted (E.W) by [Norfolk and Suffolk Broads Act 1988](#) (c. 4, SIF 81:1), ss. 21, 23(2), **Sch. 6 para. 9** (as amended by [Road Traffic \(Consequential Provisions\) Act 1988](#) (c. 54, SIF 107:1), s. 4, **Sch. 3 para. 36**)
- F11** Words in s. 144(2)(a)(i) inserted (23.11.1995) by 1995 c. 25, S. 78, **Sch. 10**, para.29 (with ss. 115, 117, Sch. 8 para. 7); S.I. 1995/2950, **art. 2**
- F12** Words in s. 144(2)(a)(i) inserted (31.1.2017 for specified purposes, 3.4.2017 in so far as not already in force) by [Policing and Crime Act 2017](#) (c. 3), s. 183(1)(5)(e), **Sch. 1 para. 59**; S.I. 2017/399, reg. 2, Sch. para. 38
- F13** Words in s. 144(2)(a)(i) substituted (31.1.2017 for specified purposes, 1.4.2018 in so far as not already in force) by [Policing and Crime Act 2017](#) (c. 3), ss. 183(1)(5)(e), **Sch. 2 para. 84**; S.I. 2018/227, reg. 4(c)
- F14** Words in s. 144(2)(a)(i) inserted (3.7.2000) by 1999 c. 29, s. 328(8), **Sch. 29 Pt. I para. 54** (with Sch. 12 para. 9(1)); S.I. 2000/1094, **art. 4(h)**
- F15** Words in s. 144(2)(a)(i) omitted (26.5.2015) by virtue of [Deregulation Act 2015](#) (c. 20), s. 115(7), **Sch. 13 para. 6(23)**; S.I. 2015/994, art. 6(g)
- F16** Words in s. 144(2)(a)(i) substituted (17.12.2009) by [Local Democracy, Economic Development and Construction Act 2009](#) (c. 20), ss. 119, 148, 149, **Sch. 6 para. 80**; S.I. 2009/3318, **art. 2(c)**
- F17** Words in s. 144(2)(a) omitted (16.1.2012) by virtue of [Police Reform and Social Responsibility Act 2011](#) (c. 13), s. 157(1), **Sch. 16 para. 197(2)**; S.I. 2011/3019, art. 3, Sch. 1
- F18** Words in s. 144(2)(a)(ii) substituted (S.) (1.4.1996) by 1994 c. 39, s. 180(1), **Sch. 13 para. 159(8)**; S.I. 1996/323, **art. 4**
- F19** Words in s. 144(2)(a)(ii) inserted (1.4.2013) by [The Police and Fire Reform \(Scotland\) Act 2012 \(Consequential Provisions and Modifications\) Order 2013](#) (S.I. 2013/602), art. 1(2), **Sch. 2 para. 22(3)**
- F20** Words in s. 144(2)(b) inserted (16.1.2012) by [Police Reform and Social Responsibility Act 2011](#) (c. 13), s. 157(1), **Sch. 16 para. 197(3)(a)**; S.I. 2011/3019, art. 3, Sch. 1
- F21** Words in s. 144(2)(b) repealed (3.7.2000) by 1999 c. 29, ss. 325, 423, Sch. 27 para. 61, **Sch. 34 Pt. VII** (with Sch. 12 para. 9(1)); S.I. 2000/1648, art. 2, Sch.
- F22** Words in s. 144(2)(b) inserted (16.1.2012) by [Police Reform and Social Responsibility Act 2011](#) (c. 13), s. 157(1), **Sch. 16 para. 197(3)(b)**; S.I. 2011/3019, art. 3, Sch. 1
- F23** Words in s. 144(2)(b) inserted (31.1.2017 for specified purposes, 15.12.2017 in so far as not already in force ) by [Policing and Crime Act 2017](#) (c. 3), s. 183(1)(5)(e), **Sch. 12 para. 8**; S.I. 2017/1139, reg. 2(k) (as amended by S.I. 2017/1162, reg. 2)
- F24** S. 144(2)(ba) repealed (1.4.2006) by [Serious Organised Crime and Police Act 2005](#) (c. 15), ss. 59, 174(2), 178, Sch. 4 para. 54, **Sch. 17 Pt. 2**; S.I. 2006/378, **art. 4(1)**, Sch. paras. 10, 13 (subject to art. 4(2)-(7))
- F25** Words in s. 144(2)(c) substituted (1.1.1996) by 1995 c. 21, **ss. 314(2)**, 316(2) Sch. 13 para. 85 (with s. 312(1))
- F26** S. 144(2)(d) repealed (28.3.2009 for certain purposes otherwise prosp.) by [Armed Forces Act 2006](#) (c. 52), ss. 378(2), 383, **Sch. 17**; S.I. 2009/812, **art. 3** (with transitional provisions in {S.I. 2009/1059})
- F27** S. 144(2)(da)(db) inserted (1.4.1991) by [National Health Service and Community Care Act 1990](#) (c. 19, SIF 113:2), s. 60, **Sch. 8 Pt. I para. 4**
- F28** Words in s. 144(2)(da) omitted (1.4.2013) by virtue of [Health and Social Care Act 2012](#) (c. 7), s. 306(4), **Sch. 5 para. 46**; S.I. 2013/160, art. 2(2) (with arts. 7-9)

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- F29** Words in s. 144(2)(da) substituted (1.4.2009) by Health and Social Care Act 2008 (c. 14), ss. 95, 170, **Sch. 5 para. 61(a)**; S.I. 2009/462, art. 2, **Sch. 1 para. 35(x)**
- F30** Words in s. 144(2)(db) substituted (1.3.2007) by National Health Service (Consequential Provisions) Act 2006 (c. 43), ss. 2, 5, 8(2), **Sch. 1 para. 122(b)** (with Sch. 3 Pt. 1)
- F31** S. 144(2)(dc) inserted (E.W.) (1.4.2004) by Health and Social Care (Community Health and Standards) Act 2003 (c. 43), ss. 34, 199, **Sch. 4 para. 74**; S.I. 2004/759, **art. 2**
- F32** Words in s. 144(2)(e) inserted (1.3.2007) by National Health Service (Consequential Provisions) Act 2006 (c. 43), ss. 2, 5, 8(2), **Sch. 1 para. 122(c)(i)** (with Sch. 3 Pt. 1)
- F33** Words in s. 144(2)(e) substituted (1.3.2007) by National Health Service (Consequential Provisions) Act 2006 (c. 43), ss. 2, 5, 8(2), **Sch. 1 para. 122(c)(ii)** (with Sch. 3 Pt. 1)
- F34** S. 144(2)(g) added (11.11.2004) by The Health and Social Care (Community Health and Standards) Act 2003 (Commission for Healthcare Audit and Inspection and Commission for Social Care Inspection) (Consequential Provisions) Order 2004 (S.I. 2004/2987), **art. 2(1)(f)(ii)**
- F35** Words in s. 144(2)(g) substituted (1.4.2009) by Health and Social Care Act 2008 (c. 14), ss. 95, 170, **Sch. 5 para. 61(b)**; S.I. 2009/462, art. 2, **Sch. 1 para. 35(x)**

#### Modifications etc. (not altering text)

- C4** S. 144 excluded (23.6.1999) by S.I. 1999/1736, **art. 8(1)(b)(2)(b)**
- C5** S. 144(2)(a) extended by Local Government Act 1985 (c. 51, SIF 81:1) s. 57(7), Sch. 13 para. 20 (as amended by Road Traffic (Consequential Provisions) Act 1988 (c. 54, SIF 107:1), s. 4, **Sch. 3 para. 30**)  
S. 144(2)(a) amended (1.4.1995) by S.I. 1995/401, art. 18, **Sch. para. 6**
- C6** S. 144(2)(b) applied (with modifications) (8.5.2017) by The Greater Manchester Combined Authority (Transfer of Police and Crime Commissioner Functions to the Mayor) Order 2017 (S.I. 2017/470), art. 1(2), **Sch. 1 para. 8(2)**

#### Marginal Citations

- M1** 1978 c. 29.

### [<sup>F36</sup>144A Offence of keeping vehicle which does not meet insurance requirements

- (1) If a motor vehicle registered under the Vehicle Excise and Registration Act 1994 does not meet the insurance requirements, the person in whose name the vehicle is registered is guilty of an offence.
- (2) For the purposes of this section a vehicle meets the insurance requirements if—
  - (a) it is covered by a such a policy of insurance <sup>F37</sup>... as complies with the requirements of this Part of this Act, and
  - (b) either of the following conditions is satisfied.
- (3) The first condition is that the policy <sup>F38</sup>... , or the certificate of insurance <sup>F38</sup>... which relates to it, identifies the vehicle by its registration mark as a vehicle which is covered by the policy <sup>F38</sup>... .
- (4) The second condition is that the vehicle is covered by the policy <sup>F39</sup>... because—
  - (a) the policy <sup>F39</sup>... covers any vehicle, or any vehicle of a particular description, the owner of which is a person named in the policy <sup>F39</sup>... or in the certificate of insurance <sup>F39</sup>... which relates to it, and
  - (b) the vehicle is owned by that person.
- (5) For the purposes of this section a vehicle is covered by a policy of insurance <sup>F40</sup>... if the policy of insurance <sup>F40</sup>... is in force in relation to the use of the vehicle.]

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

### Textual Amendments

- F36** Ss. 144A-144D inserted (4.2.2011) by Road Safety Act 2006 (c. 49), **ss. 22(1)**, 61(1)(10) (with s. 61(3)); S.I. 2011/19, art. 2(a)
- F37** Words in s. 144A(2)(a) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 8(2)** (with reg. 5)
- F38** Words in s. 144A(3) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 8(3)** (with reg. 5)
- F39** Words in s. 144A(4) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 8(3)** (with reg. 5)
- F40** Words in s. 144A(5) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 8(3)** (with reg. 5)

### <sup>F36</sup> [144B] Exceptions to section 144A offence

- (1) A person (“the registered keeper”) in whose name a vehicle which does not meet the insurance requirements is registered at any particular time (“ the relevant time ”) does not commit an offence under section 144A of this Act at that time if any of the following conditions are satisfied.
- (2) The first condition is that at the relevant time the vehicle is owned as described—
  - (a) in subsection (1) of section 144 of this Act, or
  - (b) in paragraph (a), (b), (da), (db), (dc) or (g) of subsection (2) of that section, (whether or not at the relevant time it is being driven as described in that provision).
- (3) The second condition is that at the relevant time the vehicle is owned with the intention that it should be used as described in paragraph (c), (d), (e) or (f) of section 144(2) of this Act.
- (4) The third condition is that the registered keeper—
  - (a) is not at the relevant time the person keeping the vehicle, and
  - (b) if previously he was the person keeping the vehicle, he has by the relevant time complied with any requirements under subsection (7)(a) below that he is required to have complied with by the relevant or any earlier time.
- (5) The fourth condition is that—
  - (a) the registered keeper is at the relevant time the person keeping the vehicle,
  - (b) at the relevant time the vehicle is not used on a road or other public place, and
  - (c) the registered keeper has by the relevant time complied with any requirements under subsection (7)(a) below that he is required to have complied with by the relevant or any earlier time.
- (6) The fifth condition is that—
  - (a) the vehicle has been stolen before the relevant time,
  - (b) the vehicle has not been recovered by the relevant time, and

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (c) any requirements under subsection (7)(b) below that, in connection with the theft, are required to have been complied with by the relevant or any earlier time have been complied with by the relevant time.

[ The sixth condition is that—

- <sup>F41</sup>(6A)
  - (a) the registered keeper is at the relevant time the person keeping the vehicle,
  - (b) neither a licence nor a nil licence under the Vehicle Excise and Registration Act 1994 was in force for the vehicle on 31<sup>st</sup> January 1998,
  - (c) neither a licence nor a nil licence has been taken out for the vehicle for a period starting after that date, and
  - (d) the vehicle has not been used or kept on a public road after that date.]

(7) Regulations may make provision—

- (a) for the purposes of subsection (4)(b) and (5)(c) above, requiring a person in whose name a vehicle is registered to furnish such particulars and make such declarations as may be prescribed, and to do so at such times and in such manner as may be prescribed, and
- (b) for the purposes of subsection (6)(c) above, as to the persons to whom, the times at which and the manner in which the theft of a vehicle is to be notified.

(8) Regulations may make provision amending this section for the purpose of providing for further exceptions to section 144A of this Act (or varying or revoking any such further exceptions).

(9) A person accused of an offence under section 144A of this Act is not entitled to the benefit of an exception conferred by or under this section unless evidence is adduced that is sufficient to raise an issue with respect to that exception; but where evidence is so adduced it is for the prosecution to prove beyond reasonable doubt that the exception does not apply.]

#### Textual Amendments

**F36** Ss. 144A-144D inserted (4.2.2011) by [Road Safety Act 2006 \(c. 49\)](#), **ss. 22(1)**, 61(1)(10) (with s. 61(3)); [S.I. 2011/19](#), art. 2(a)

**F41** S. 144B(6A) inserted (4.2.2011) by [The Motor Vehicles \(Insurance Requirements\) Regulations 2011 \(S.I. 2011/20\)](#), regs. 1(1), **5**

#### <sup>F36</sup>**[144C Fixed penalty notices**

(1) Where on any occasion the Secretary of State has reason to believe that a person has committed an offence under section 144A of this Act, the Secretary of State may give the person a notice offering him the opportunity of discharging any liability to conviction for that offence by payment of a fixed penalty to the Secretary of State.

(2) Where a person is given a notice under this section in respect of an offence under section 144A of this Act—

- (a) no proceedings may be instituted for that offence before the end of the period of 21 days following the date of the notice, and
- (b) he may not be convicted of that offence if he pays the fixed penalty before the end of that period.

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (3) A notice under this section must give such particulars of the circumstances alleged to constitute the offence as are necessary for giving reasonable information of the offence.
- (4) A notice under this section must also state—
  - (a) the period during which, by virtue of subsection (2) above, proceedings will not be taken for the offence,
  - (b) the amount of the fixed penalty, and
  - (c) the person to whom and the address at which the fixed penalty may be paid.
- (5) Without prejudice to payment by any other method, payment of the fixed penalty may be made by pre-paying and posting a letter containing the amount of the penalty (in cash or otherwise) to the person mentioned in subsection (4)(c) above at the address so mentioned.
- (6) Where a letter is sent in accordance with subsection (5) above payment is to be regarded as having been made at the time at which that letter would be delivered in the ordinary course of post.
- (7) Regulations may make provision as to any matter incidental to the operation of this section, and in particular—
  - (a) as to the form of a notice under this section,
  - (b) as to the information to be provided in such a notice by virtue of this section, and
  - (c) as to any further information to be provided in a such notice.
- (8) The fixed penalty payable under this section is, subject to subsection (9) below, £100.
- (9) Regulations may substitute a different amount for the amount for the time being specified in subsection (8) above.
- (10) Regulations may make provision for treating a fixed penalty payable under this section as having been paid if a lesser amount is paid before the end of a prescribed period.
- (11) In any proceedings a certificate which—
  - (a) purports to be signed by or on behalf of the Secretary of State, and
  - (b) states that payment of a fixed penalty was or was not received by a date specified in the certificate,
 is evidence of the facts stated.]

#### Textual Amendments

**F36** Ss. 144A-144D inserted (4.2.2011) by [Road Safety Act 2006 \(c. 49\)](#), **ss. 22(1)**, 61(1)(10) (with [s. 61\(3\)](#)); [S.I. 2011/19](#), [art. 2\(a\)](#)

#### <sup>F36</sup>[144D]Section 144A offence: supplementary

- (1) Schedule 2A makes provision about the immobilisation of vehicles as regards which it appears that an offence under section 144A of this Act is being committed and about their removal and disposal.
- (2) A person authorised by the Secretary of State for the purposes of this subsection may on behalf of the Secretary of State conduct and appear in any proceedings by or



*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

against the Secretary of State in connection with the enforcement of an offence under section 144A of this Act or under regulations made under section 160 of this Act by virtue of Schedule 2A to this Act—

- (a) in England and Wales, in a magistrates' court, and
- (b) in Scotland, in any court other than the High Court of Justiciary or the Court of Session.]

#### Textual Amendments

**F36** Ss. 144A-144D inserted (4.2.2011) by [Road Safety Act 2006 \(c. 49\)](#), **ss. 22(1), 61(1)(10)** (with [s. 61\(3\)](#)); [S.I. 2011/19](#), [art. 2\(a\)](#)

### 145 Requirements in respect of policies of insurance.

- (1) In order to comply with the requirements of this Part of this Act, a policy of insurance must satisfy the following conditions.
- (2) The policy must be issued by an authorised insurer.
- (3) Subject to subsection (4) below, the policy—
  - (a) must insure such person, persons or classes of persons as may be specified in the policy in respect of any liability which may be incurred by him or them in respect of the death of or bodily injury to any person or damage to property caused by, or arising out of, the use of the vehicle on a road [<sup>F42</sup>or other public place] in Great Britain, and
  - [<sup>F43</sup>(aa) must, in the case of a vehicle normally based in the territory of another member State, insure him or them in respect of any civil liability which may be incurred by him or them as a result of an event related to the use of the vehicle in Great Britain if,—
    - (i) according to the law of that territory, he or they would be required to be insured in respect of a civil liability which would arise under that law as a result of that event if the place where the vehicle was used when the event occurred were in that territory, and
    - (ii) the cover required by that law would be higher than that required by paragraph (a) above, and]
  - (b) must [<sup>F44</sup>in the case of a vehicle normally based in Great Britain] insure him or them in respect of any liability which may be incurred by him or them in respect of the use of the vehicle and of any trailer, whether or not coupled, in the territory other than Great Britain and Gibraltar of each of the member States of the [<sup>F45</sup>European Union] according to
    - [<sup>F46</sup>(i) the law on compulsory insurance against civil liability in respect of the use of vehicles of the State in whose territory the event giving rise to the liability occurred; or
    - (ii) if it would give higher cover, the law which would be applicable under this Part of this Act if the place where the vehicle was used when that event occurred were in Great Britain; and]
  - (c) must also insure him or them in respect of any liability which may be incurred by him or them under the provisions of this Part of this Act relating to payment for emergency treatment.
- (4) The policy shall not, by virtue of subsection (3)(a) above, be required—

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (a) to cover liability in respect of the death, arising out of and in the course of his employment, of a person in the employment of a person insured by the policy or of bodily injury sustained by such a person arising out of and in the course of his employment, or
- (b) to provide insurance of more than [<sup>F47</sup>£1,200,000] in respect of all such liabilities as may be incurred in respect of damage to property caused by, or arising out of, any one accident involving the vehicle, or
- (c) to cover liability in respect of damage to the vehicle, or
- (d) to cover liability in respect of damage to goods carried for hire or reward in or on the vehicle or in or on any trailer (whether or not coupled) drawn by the vehicle, or
- (e) to cover any liability of a person in respect of damage to property in his custody or under his control, or
- (f) to cover any contractual liability.

[<sup>F48</sup>(4A) In the case of a person—

- (a) carried in or upon a vehicle, or
- (b) entering or getting on to, or alighting from, a vehicle,

the provisions of paragraph (a) of subsection (4) above do not apply unless cover in respect of the liability referred to in that paragraph is in fact provided pursuant to a requirement of the <sup>M2</sup> Employers' Liability (Compulsory Insurance) Act 1969. ]

[<sup>F49</sup>(5) “Authorised insurer” has the same meaning as in section 95.]

- (6) If any person or body of persons ceases to be a member of the Motor Insurers' Bureau, that person or body shall not by virtue of that cease to be treated as an authorised insurer for the purposes of this Part of this Act <sup>F50</sup> . . . —
  - (a) in relation to any policy issued by the insurer before ceasing to be such a member, or
  - (b) in relation to any obligation (whether arising before or after the insurer ceased to be such a member) which the insurer may be called upon to meet under or in consequence of any such policy or under section 157 of this Act <sup>F50</sup> . . . by virtue of making a payment in pursuance of such an obligation.

#### Textual Amendments

- F42** Words in s. 145(3)(a) inserted (3.4.2000) by [S.I. 2000/726](#), **art. 2(3)**
- F43** S. 145(3)(aa) inserted (31.12.1992) by [S.I. 1992/3036](#), **reg. 2(1)**.
- F44** Words in s. 145(3)(b) inserted (31.12.1992) by [S.I. 1992/3036](#), **reg. 2(2)**
- F45** Words in Act substituted (22.4.2011) by [The Treaty of Lisbon \(Changes in Terminology\) Order 2011 \(S.I. 2011/1043\)](#), **arts. 2, 3, 4** (with **arts. 3(2)(3), 4(2), 6(4)(5)**)
- F46** Words in s. 145(3)(b) substituted (31.12.1992) by [S.I. 1992/3036](#), **reg. 2(2)**.
- F47** Word in s. 145(4)(b) substituted (31.12.2016) by [The Motor Vehicles \(Compulsory Insurance\) Regulations 2016 \(S.I. 2016/1193\)](#), **regs. 1, 2(2)**
- F48** S. 145(4A) inserted (31.12.1992) by [S.I. 1992/3036](#), **reg. 2(3)**.
- F49** S. 145(5) substituted (1.12.2001) by [S.I. 2001/3649](#), **arts. 1, 313**
- F50** Words in s. 145(6) repealed (29.1.2007) by [Health and Social Care \(Community Health and Standards\) Act 2003 \(c. 43\)](#), **ss. 196, 199, Sch. 14 Pt. 3**; [S.I. 2006/3397](#), **art. 3** (subject to art. 4); [S.S.I. 2007/10](#), **art. 2(2)(g)** (with art. 3(2)(a))

#### Modifications etc. (not altering text)

- C7** S. 145 excluded (23.6.1999) by [S.I. 1999/1736](#), **art. 8(1)(b)(2)(b)**

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

**C8** S. 145(2) excluded by virtue of S.I. 1973/2143, **reg. 8** (as amended by S.I. 1974/791, **reg. 6**); 1988 c. 54, s. 2

#### Marginal Citations

**M2** 1969 c. 57

## 146 Requirements in respect of securities.

<sup>F51</sup> .....

#### Textual Amendments

**F51** S. 146 omitted (1.11.2019) by virtue of *The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019* (S.I. 2019/1047), reg. 1, **Sch. 1 para. 9** (with reg. 5)

## 147 Issue <sup>F52</sup> ... of certificates of insurance <sup>F53</sup> ... .

(1) [<sup>F54</sup>An insurer issuing a policy of insurance for the purposes of this Part of this Act must deliver] to the person by whom the policy is effected a certificate (in this Part of this Act referred to as a “certificate of insurance”) in the prescribed form and containing such particulars of any conditions subject to which the policy is issued and of any other matters as may be prescribed.

[<sup>F55</sup>(1A) A certificate of insurance is to be treated for the purposes of [<sup>F56</sup>subsection (1) as having been delivered ] to the person by whom the policy is effected if—

- (a) it is transmitted electronically by the insurer to the person in accordance with subsection (1B) below, or
- (b) it is made available by the insurer to the person on a website in accordance with subsection (1C) below.

(1B) A certificate is transmitted electronically by an insurer to a person in accordance with this subsection if—

- (a) on effecting the policy to which the certificate relates, the person agreed to its electronic transmission for the purposes of subsection (1) above, and
- (b) the certificate is transmitted by the insurer to an electronic address specified by the person for this purpose.

(1C) A certificate is made available by an insurer to a person on a website in accordance with this subsection if—

- (a) on effecting the policy to which the certificate relates, the person agreed to its being made available on a website for the purposes of subsection (1) above,
- (b) the insurer makes the certificate available to the person by placing an electronic copy of it on a website, and
- (c) the person is notified by the insurer, in a manner agreed by the person, of—
  - (i) the certificate's presence on the website,
  - (ii) the address of the website,
  - (iii) the place on the website where he may access the certificate, and
  - (iv) how he may access the certificate.

(1D) Where a certificate made available on a website is treated by virtue of subsection (1A) (b) above as having been delivered by an insurer to a person, the insurer must ensure

*Status: Point in time view as at 01/11/2019.*

**Changes to legislation:** Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

that the certificate remains continuously accessible to the person on the website until the expiry of the last day on which the policy to which it relates has effect.

(1E) For the purposes of subsection (1D) above, a certificate is to be treated as remaining continuously accessible to a person on a website, despite its being temporarily inaccessible to him on the website, if the insurer has taken all reasonable steps to make it continuously accessible to him on the website (including steps to remedy any temporary inaccessibility).]

<sup>F57</sup>(2) .....

(3) Different forms and different particulars may be prescribed for the purposes of subsection (1) <sup>F58</sup>... above in relation to different cases or circumstances.

<sup>F59</sup>(4) .....

<sup>F59</sup>(4A) .....

<sup>F59</sup>(4B) .....

<sup>F59</sup>(4C) .....

<sup>F59</sup>(4D) .....

<sup>F59</sup>(4E) .....

<sup>F59</sup>(4F) .....

<sup>F59</sup>(5) .....

#### Textual Amendments

- F52** Words in s. 147 heading omitted (30.6.2015) by virtue of [Deregulation Act 2015 \(c. 20\)](#), s. 115(7), [Sch. 3 para. 2\(b\)](#); S.I. 2015/994, art. 9(a) (with [Sch. Pt. 3A](#)) (as amended by S.I. 2015/1405, art. 2)
- F53** Words in s. 147 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, [Sch. 1 para. 10\(2\)](#) (with reg. 5)
- F54** Words in s. 147(1) substituted (30.6.2015) by [Deregulation Act 2015 \(c. 20\)](#), [ss. 9\(2\)](#), 115(7); S.I. 2015/994, art. 9(a) (with [Sch. Pt. 3A](#)) (as amended by S.I. 2015/1405, art. 2)
- F55** S. 147(1A)-(1E) inserted (30.4.2010) by [The Motor Vehicles \(Electronic Communication of Certificates of Insurance\) Order 2010 \(S.I. 2010/1117\)](#), [art. 3\(2\)](#)
- F56** Words in s. 147(1A) substituted (30.6.2015) by [Deregulation Act 2015 \(c. 20\)](#), s. 115(7), [Sch. 3 para. 2\(a\)](#); S.I. 2015/994, art. 9(a) (with [Sch. Pt. 3A](#)) (as amended by S.I. 2015/1405, art. 2)
- F57** S. 147(2) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, [Sch. 1 para. 10\(3\)](#) (with reg. 5)
- F58** Words in s. 147(3) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, [Sch. 1 para. 10\(4\)](#) (with reg. 5)
- F59** S. 147(4)-(5) omitted (30.6.2015) by virtue of [Deregulation Act 2015 \(c. 20\)](#), [ss. 9\(4\)](#), 115(7); S.I. 2015/994, art. 9(a) (with [Sch. Pt. 3A](#)) (as amended by S.I. 2015/1405, art. 2)

#### Modifications etc. (not altering text)

- C9** S. 147 excluded (23.6.1999) by [S.I. 1999/1736](#), [art. 8\(1\)\(b\)\(2\)\(b\)](#)

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

## 148 Avoidance of certain exceptions to policies <sup>F60</sup> ... .

- (1) [<sup>F61</sup>Where a policy [<sup>F62</sup>is issued] for the purposes of this Part of this Act,] so much of the policy <sup>F63</sup> ... as purports to restrict—
- (a) the insurance of the persons insured by the policy, <sup>F64</sup> ...
  - <sup>F64</sup>(b) .....
- <sup>F65</sup> ... by reference to any of the matters mentioned in subsection (2) below shall, as respects such liabilities as are required to be covered by a policy under section 145 of this Act, be of no effect.
- (2) Those matters are—
- (a) the age or physical or mental condition of persons driving the vehicle,
  - (b) the condition of the vehicle,
  - (c) the number of persons that the vehicle carries,
  - (d) the weight or physical characteristics of the goods that the vehicle carries,
  - (e) the time at which or the areas within which the vehicle is used,
  - (f) the horsepower or cylinder capacity or value of the vehicle,
  - (g) the carrying on the vehicle of any particular apparatus, or
  - (h) the carrying on the vehicle of any particular means of identification other than any means of identification required to be carried by or under [<sup>F66</sup>the Vehicle Excise and Registration Act 1994].
- (3) Nothing in subsection (1) above requires an insurer <sup>F67</sup> ... to pay any sum in respect of the liability of any person otherwise than in or towards the discharge of that liability.
- (4) Any sum paid by an insurer <sup>F68</sup> ... in or towards the discharge of any liability of any person which is covered by the policy <sup>F69</sup> ... by virtue only of subsection (1) above is recoverable by the insurer <sup>F70</sup> ... from that person.
- (5) A condition in a policy [<sup>F71</sup>issued] for the purposes of this Part of this Act providing—
- (a) that no liability shall arise under the policy <sup>F72</sup> ... , or
  - (b) that any liability so arising shall cease,
- in the event of some specified thing being done or omitted to be done after the happening of the event giving rise to a claim under the policy <sup>F73</sup> ... , shall be of no effect in connection with such liabilities as are required to be covered by a policy under section 145 of this Act.
- (6) Nothing in subsection (5) above shall be taken to render void any provision in a policy <sup>F74</sup> ... requiring the person insured <sup>F75</sup> ... to pay to the insurer <sup>F76</sup> ... any sums which the latter may have become liable to pay under the policy <sup>F74</sup> ... and which have been applied to the satisfaction of the claims of third parties.
- (7) Notwithstanding anything in any enactment, a person issuing a policy of insurance under section 145 of this Act shall be liable to indemnify the persons or classes of persons specified in the policy in respect of any liability which the policy purports to cover in the case of those persons or classes of persons.

### Textual Amendments

- F60** Words in s. 148 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 11(2)** (with reg. 5)

*Status: Point in time view as at 01/11/2019.*

**Changes to legislation:** Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

- F61** Words in s. 148(1) substituted (30.6.2015) by Deregulation Act 2015 (c. 20), s. 115(7), **Sch. 3 para. 3**; S.I. 2015/994, art. 9(a) (with Sch. Pt. 3A) (as amended by S.I. 2015/1405, art. 2)
- F62** Words in s. 148(1) substituted (1.11.2019) by The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(3)(a)(i)** (with reg. 5)
- F63** Words in s. 148(1) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(3)(a)(ii)** (with reg. 5)
- F64** S. 148(1)(b) and word omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(3)(b)** (with reg. 5)
- F65** Words in s. 148(1) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(3)(c)** (with reg. 5)
- F66** Words in 148(2)(h) substituted (1.9.1994) by 1994 C. 22, ss. 63, 66, Sch. 3 para. 24(1) (with s. 57(4))
- F67** Words in s. 148(3) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(4)** (with reg. 5)
- F68** Words in s. 148(4) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(5)(a)** (with reg. 5)
- F69** Words in s. 148(4) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(5)(b)** (with reg. 5)
- F70** Words in s. 148(4) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(5)(c)** (with reg. 5)
- F71** Word in s. 148(5) substituted (1.11.2019) by The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(6)(a)** (with reg. 5)
- F72** Words in s. 148(5)(a) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(6)(b)** (with reg. 5)
- F73** Words in s. 148(5) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(6)(c)** (with reg. 5)
- F74** Words in s. 148(6) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(7)(a)** (with reg. 5)
- F75** Words in s. 148(6) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(7)(b)** (with reg. 5)
- F76** Words in s. 148(6) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 11(7)(c)** (with reg. 5)

**Modifications etc. (not altering text)**

- C10** S. 148 excluded (23.6.1999) by S.I. 1999/1736, **art. 8(1)(b)(2)(b)**

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

## 149 Avoidance of certain agreements as to liability towards passengers.

- (1) This section applies where a person uses a motor vehicle in circumstances such that under section 143 of this Act there is required to be in force in relation to his use of it such a policy of insurance<sup>F77</sup>... as complies with the requirements of this Part of this Act.
- (2) If any other person is carried in or upon the vehicle while the user is so using it, any antecedent agreement or understanding between them (whether intended to be legally binding or not) shall be of no effect so far as it purports or might be held—
  - (a) to negative or restrict any such liability of the user in respect of persons carried in or upon the vehicle as is required by section 145 of this Act to be covered by a policy of insurance, or
  - (b) to impose any conditions with respect to the enforcement of any such liability of the user.
- (3) The fact that a person so carried has willingly accepted as his the risk of negligence on the part of the user shall not be treated as negating any such liability of the user.
- (4) For the purposes of this section—
  - (a) references to a person being carried in or upon a vehicle include references to a person entering or getting on to, or alighting from, the vehicle, and
  - (b) the reference to an antecedent agreement is to one made at any time before the liability arose.

### Textual Amendments

**F77** Words in s. 149(1) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, [Sch. 1 para. 12](#) (with reg. 5)

### Modifications etc. (not altering text)

**C11** S. 149 excluded (23.6.1999) by [S.I. 1999/1736](#), [art. 8\(1\)\(b\)\(2\)\(b\)](#)

## 150 Insurance<sup>F78</sup> ... in respect of private use of vehicle to cover use under car-sharing arrangements.

- (1) To the extent that a policy [<sup>F79</sup>issued] for the purposes of this Part of this Act—
  - (a) restricts the insurance of the persons insured by the policy<sup>F80</sup>... to use of the vehicle for specified purposes (for example, social, domestic and pleasure purposes) of a non-commercial character, or
  - (b) excludes from that insurance<sup>F81</sup>... —
    - (i) use of the vehicle for hire or reward, or
    - (ii) business or commercial use of the vehicle, or
    - (iii) use of the vehicle for specified purposes of a business or commercial character,

then, for the purposes of that policy<sup>F82</sup>... so far as it relates to such liabilities as are required to be covered by a policy under section 145 of this Act, the use of a vehicle on a journey in the course of which one or more passengers are carried at separate fares shall, if the conditions specified in subsection (2) below are satisfied, be treated as falling within that restriction or as not falling within that exclusion (as the case may be).

*Status: Point in time view as at 01/11/2019.*

**Changes to legislation:** Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

- (2) The conditions referred to in subsection (1) above are—
- (a) the vehicle is not adapted to carry more than eight passengers and is not a motor cycle,
  - (b) the fare or aggregate of the fares paid in respect of the journey does not exceed the amount of the running costs of the vehicle for the journey (which for the purposes of this paragraph shall be taken to include an appropriate amount in respect of depreciation and general wear), and
  - (c) the arrangements for the payment of fares by the passenger or passengers carried at separate fares were made before the journey began.
- (3) Subsections (1) and (2) above apply however the restrictions or exclusions described in subsection (1) are framed or worded.
- (4) In subsections (1) and (2) above “fare” and “separate fares” have the same meaning as in section 1(4) of the <sup>M3</sup>Public Passenger Vehicles Act 1981.

#### Textual Amendments

- F78** Words in s. 150 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 13(2)** (with reg. 5)
- F79** Word in s. 150(1) substituted (1.11.2019) by [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 13(3)(a)** (with reg. 5)
- F80** Words in s. 150(1)(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 13(3)(b)** (with reg. 5)
- F81** Words in s. 150(1)(b) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 13(3)(b)** (with reg. 5)
- F82** Words in s. 150(1)(b) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 13(3)(c)** (with reg. 5)

#### Modifications etc. (not altering text)

- C12** S. 150 excluded (23.6.1999) by [S.I. 1999/1736](#), **art. 8(1)(b)(2)(b)**

#### Marginal Citations

- M3** 1981 c. 14.

### 151 Duty of insurers <sup>F83</sup> ... to satisfy judgment against persons insured <sup>F84</sup> ... .

- (1) This section applies where, after [<sup>F85</sup>a policy [<sup>F86</sup>is issued] for the purposes of this Part of this Act,] a judgment to which this subsection applies is obtained.
- (2) Subsection (1) above applies to judgments relating to a liability with respect to any matter where liability with respect to that matter is required to be covered by a policy of insurance under section 145 of this Act and either—
- (a) it is a liability covered by the terms of the policy <sup>F87</sup> ... <sup>F88</sup> ... , and the judgment is obtained against any person who is insured by the policy <sup>F89</sup> ... , or



*Status: Point in time view as at 01/11/2019.*

**Changes to legislation:** Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

- (b) it is a liability, other than an excluded liability, which would be so covered if the policy insured all persons <sup>F90</sup>... and the judgment is obtained against any person other than one who is insured by the policy <sup>F91</sup>...
- (3) In deciding for the purposes of subsection (2) above whether a liability is or would be covered by the terms of a policy <sup>F92</sup>..., so much of the policy <sup>F92</sup>... as purports to restrict <sup>F93</sup>... the insurance of the persons insured by the policy <sup>F94</sup>... by reference to the holding by the driver of the vehicle of a licence authorising him to drive it shall be treated as of no effect.
- (4) In subsection (2)(b) above “excluded liability” means a liability in respect of the death of, or bodily injury to, or damage to the property of any person who, at the time of the use which gave rise to the liability, was allowing himself to be carried in or upon the vehicle and knew or had reason to believe that the vehicle had been stolen or unlawfully taken, not being a person who—
- (a) did not know and had no reason to believe that the vehicle had been stolen or unlawfully taken until after the commencement of his journey, and
  - (b) could not reasonably have been expected to have alighted from the vehicle.

In this subsection the reference to a person being carried in or upon a vehicle includes a reference to a person entering or getting on to, or alighting from, the vehicle.

- (5) Notwithstanding that the insurer may be entitled to avoid or cancel, or may have avoided or cancelled, the policy <sup>F95</sup>..., he must, subject to the provisions of this section, pay to the persons entitled to the benefit of the judgment—
- (a) as regards liability in respect of death or bodily injury, any sum payable under the judgment in respect of the liability, together with any sum which, by virtue of any enactment relating to interest on judgments, is payable in respect of interest on that sum,
  - (b) as regards liability in respect of damage to property, any sum required to be paid under subsection (6) below, and
  - (c) any amount payable in respect of costs.
- (6) This subsection requires—
- (a) where the total of any amounts paid, payable or likely to be payable under the policy <sup>F96</sup>... in respect of damage to property caused by, or arising out of, the accident in question does not exceed [<sup>F97</sup>£1,200,000], the payment of any sum payable under the judgment in respect of the liability, together with any sum which, by virtue of any enactment relating to interest on judgments, is payable in respect of interest on that sum,
  - (b) where that total exceeds [<sup>F97</sup>£1,200,000], the payment of either—
    - (i) such proportion of any sum payable under the judgment in respect of the liability as [<sup>F97</sup>£1,200,000] bears to that total, together with the same proportion of any sum which, by virtue of any enactment relating to interest on judgments, is payable in respect of interest on that sum, or
    - (ii) the difference between the total of any amounts already paid under the policy <sup>F96</sup>... in respect of such damage and [<sup>F97</sup>£1,200,000], together with such proportion of any sum which, by virtue of any enactment relating to interest on judgments, is payable in respect of interest on any sum payable under the judgment in respect of the liability as the difference bears to that sum,

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

whichever is the less, unless not less than [<sup>F97</sup>£1,200,000] has already been paid under the policy <sup>F96</sup>... in respect of such damage (in which case nothing is payable).

- (7) Where an insurer becomes liable under this section to pay an amount in respect of a liability of a person who is insured by a policy <sup>F98</sup>... , he is entitled to recover from that person—
- (a) that amount, in a case where he became liable to pay it by virtue only of subsection (3) above, or
  - (b) in a case where that amount exceeds the amount for which he would, apart from the provisions of this section, be liable under the policy <sup>F99</sup>... in respect of that liability, the excess.
- (8) Where an insurer becomes liable under this section to pay an amount in respect of a liability of a person who is not insured by a policy <sup>F100</sup>... , he is entitled to recover the amount from that person or from any person who—
- (a) is insured by the policy <sup>F101</sup>... by the terms of which the liability would be covered if the policy insured all persons <sup>F102</sup>... , and
  - (b) caused or permitted the use of the vehicle which gave rise to the liability.
- (9) In this section—
- <sup>F103</sup>(a) .....
  - <sup>F104</sup>(b) .....
  - (c) “term-liability-covered-by-the-terms-of-the-policy-or-securityliability covered by the terms of the policy <sup>F105</sup>...” means a liability which is covered by the policy <sup>F105</sup>... or which would be so covered but for the fact that the insurer is entitled to avoid or cancel, or has avoided or cancelled, the policy <sup>F105</sup>... .
- (10) In the application of this section to Scotland, the words “by virtue of any enactment relating to interest on judgments” in subsections (5) and (6) (in each place where they appear) shall be omitted.

#### Textual Amendments

- F83** Words in s. 151 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 14(2)(a)** (with reg. 5)
- F84** Words in s. 151 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 14(2)(b)** (with reg. 5)
- F85** Words in s. 151(1) substituted (30.6.2015) by [Deregulation Act 2015](#) (c. 20), s. 115(7), **Sch. 3 para. 4(2)**; S.I. 2015/994, art. 9(a) (with Sch. Pt. 3A) (as amended by S.I. 2015/1405, art. 2)
- F86** Words in s. 151(1) substituted (1.11.2019) by [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 14(3)** (with reg. 5)
- F87** Words in s. 151(2)(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 14(4)(a)(i)** (with reg. 5)
- F88** Words in s. 151(2)(a) omitted (30.6.2015) by virtue of [Deregulation Act 2015](#) (c. 20), s. 115(7), **Sch. 3 para. 4(3)**; S.I. 2015/994, art. 9(a) (with Sch. Pt. 3A) (as amended by S.I. 2015/1405, art. 2)

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- F89** Words in s. 151(2)(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(4)(a)(ii)** (with reg. 5)
- F90** Words in s. 151(2)(b) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(4)(b)(i)** (with reg. 5)
- F91** Words in s. 151(2)(b) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(4)(b)(ii)** (with reg. 5)
- F92** Words in s. 151(3) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(5)(a)** (with reg. 5)
- F93** Words in s. 151(3) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(5)(b)** (with reg. 5)
- F94** Words in s. 151(3) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(5)(c)** (with reg. 5)
- F95** Words in s. 151(5) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(6)** (with reg. 5)
- F96** Words in s. 151(6) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(7)** (with reg. 5)
- F97** Word in s. 151(6) substituted (31.12.2016) by [The Motor Vehicles \(Compulsory Insurance\) Regulations 2016 \(S.I. 2016/1193\)](#), **regs. 1, 2(3)**
- F98** Words in s. 151(7) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(8)(a)** (with reg. 5)
- F99** Words in s. 151(7)(b) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(8)(b)** (with reg. 5)
- F100** Words in s. 151(8) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(9)(a)** (with reg. 5)
- F101** Words in s. 151(8)(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(9)(b)(i)** (with reg. 5)
- F102** Words in s. 151(8)(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(9)(b)(ii)** (with reg. 5)
- F103** S. 151(9)(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(10)(a)** (with reg. 5)
- F104** S. 151(9)(b) repealed (1.7.1992) by [Road Traffic Act 1991 \(c. 40, SIF 107:1\)](#), s. 83, **Sch.8**; S.I. 1992/1286, **art. 2**, Sch.
- F105** Words in s. 151(9)(c) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 14(10)(b)** (with reg. 5)

**Modifications etc. (not altering text)**

- C13** S. 151 excluded (23.6.1999) by [S.I. 1999/1736](#), **art. 8(1)(b)(2)(b)**

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

**152 Exceptions to section 151.**

- (1) No sum is payable by an insurer under section 151 of this Act—
  - (a) in respect of any judgment unless, before or within seven days after the commencement of the proceedings in which the judgment was given, the insurer had notice of the bringing of the proceedings, or
  - (b) in respect of any judgment so long as execution on the judgment is stayed pending an appeal, or
  - (c) in connection with any liability if, before the happening of the event which was the cause of the death or bodily injury or damage to property giving rise to the liability, the policy <sup>F106</sup>... was cancelled by mutual consent or by virtue of any provision contained in it <sup>F107</sup> ...
    - (i) before the happening of that event the certificate was surrendered to the insurer, or [<sup>F108</sup>(in the case of a certificate delivered otherwise than as described in section 147(1A) above)] the person to whom the certificate was delivered made a statutory declaration stating that the certificate had been lost or destroyed, or
    - (ii) after the happening of that event, but before the expiration of a period of fourteen days from the taking effect of the cancellation of the policy or security, the certificate was surrendered to the insurer, or [<sup>F109</sup>(in the case of a certificate delivered otherwise than as described in section 147(1A) above)] the person to whom it was delivered made a statutory declaration stating that the certificate had been lost or destroyed, or
    - (iii) either before or after the happening of that event, but within that period of fourteen days, the insurer has commenced proceedings under this Act in respect of the failure to surrender the certificate.
- (2) [<sup>F110</sup>No sum is payable by an insurer under section 151 of this Act in connection with any liability if, before the happening of the event which was the cause of the death or bodily injury or damage to property giving rise to the liability, the insurer has obtained a declaration—]
  - (a) that, apart from any provision contained in the policy <sup>F111</sup>... , he is entitled to avoid [<sup>F112</sup>the policy under either of the relevant insurance enactments <sup>F113</sup>...] on the ground that it was obtained—
    - (i) by the non-disclosure of a material fact, or
    - (ii) by a representation of fact which was false in some material particular, or
  - (b) if he has avoided the policy [<sup>F114</sup> under either of the relevant insurance enactments <sup>F115</sup>...] on that ground, that he was entitled so to do apart from any provision contained in [<sup>F116</sup>the policy <sup>F117</sup>...]

[<sup>F118</sup>and, for the purposes of this section, “material” means of such a nature as to influence the judgment of a prudent insurer in determining whether he will take the risk and, if so, at what premium and on what conditions.]

<sup>F119</sup>(3) .....

<sup>F119</sup>(4) .....

[<sup>F120</sup>(5) In this section, “relevant insurance enactment” means the Consumer Insurance (Disclosure and Representations) Act 2012 or Part 2 of the Insurance Act 2015.]

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

### Textual Amendments

- F106** Words in s. 152(1)(c) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 15(2)** (with reg. 5)
- F107** Words in s. 152(1)(c) omitted (30.6.2015) by virtue of [Deregulation Act 2015](#) (c. 20), s. 115(7), **Sch. 3 para. 5**; S.I. 2015/994, art. 9(a) (with Sch. Pt. 3A) (as amended by S.I. 2015/1405, art. 2)
- F108** Words in s. 152(1)(c)(i) inserted (30.4.2010) by [The Motor Vehicles \(Electronic Communication of Certificates of Insurance\) Order 2010](#) (S.I. 2010/1117), **art. 4(a)**
- F109** Words in s. 152(1)(c)(ii) inserted (30.4.2010) by [The Motor Vehicles \(Electronic Communication of Certificates of Insurance\) Order 2010](#) (S.I. 2010/1117), **art. 4(b)**
- F110** Words in s. 152(2) substituted (1.11.2019) by [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), regs. 1, **6(2)** (with reg. 8(1)(2))
- F111** Words in s. 152(2)(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 15(3)(a)(i)** (with reg. 5)
- F112** Words in s. 152(2)(a) substituted (12.8.2016) by [Insurance Act 2015](#) (c. 4), **ss. 21(4)(a)(i)**, 23(2) (with s. 22(1))
- F113** Words in s. 152(2)(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 15(3)(a)(ii)** (with reg. 5)
- F114** Words in s. 152(2)(b) substituted (12.8.2016) by [Insurance Act 2015](#) (c. 4), **ss. 21(4)(a)(ii)**, 23(2) (with s. 22(1))
- F115** Words in s. 152(2)(b) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 15(3)(b)(i)** (with reg. 5)
- F116** Words in s. 152(2)(b) inserted (6.4.2013) by [Consumer Insurance \(Disclosure and Representations\) Act 2012](#) (c. 6), **ss. 11(3)(b)**, 12(2) (with s. 12(4)(5)); S.I. 2013/450, art. 2
- F117** Words in s. 152(2)(b) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 15(3)(b)(ii)** (with reg. 5)
- F118** Words in s. 152(2) added (1.7.1992) by [Road Traffic Act 1991](#) (c. 40, SIF 107:1), s. 48, **Sch. 4 para. 66**; S.I. 1992/1286, **art. 2**, Sch.
- F119** S. 152(3)(4) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), regs. 1, **6(3)** (with reg. 8(1)(2))
- F120** S. 152(5) added (12.8.2016) by [Insurance Act 2015](#) (c. 4), **ss. 21(4)(c)**, 23(2) (with s. 22(1))

### Modifications etc. (not altering text)

- C14** S. 152 excluded (23.6.1999) by S.I. 1999/1736, **art. 8(1)(b)(2)(b)**

## 153 Bankruptcy, etc., of insured <sup>F121</sup>... persons not to affect claims by third parties.

- (1) Where, after [<sup>F122</sup>a person has effected a policy of insurance <sup>F123</sup>... for the purposes of this Part of this Act,][<sup>F124</sup>an event which results in that person being a relevant person for the purposes of the Third Parties (Rights against Insurers) Act 2010] happens, the happening of that event shall, notwithstanding anything in the [<sup>F125</sup>that Act], not affect any such liability of that person as is required to be covered by a policy of insurance under section 145 of this Act.

<sup>F126</sup>(2) . . . . .

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (3) Nothing in subsection (1) above affects any rights conferred by the [<sup>F127</sup>Third Parties (Rights against Insurers) Act 2010] on the person to whom the liability was incurred, being rights so conferred against the person by whom the policy was issued <sup>F128</sup>...

#### Textual Amendments

- F121** Words in s. 153 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 16(2)** (with reg. 5)
- F122** Words in s. 153(1) substituted (30.6.2015) by [Deregulation Act 2015](#) (c. 20), s. 115(7), **Sch. 3 para. 6**; S.I. 2015/994, art. 9(a) (with [Sch. Pt. 3A](#)) (as amended by S.I. 2015/1405, art. 2)
- F123** Words in s. 153(1) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 16(3)** (with reg. 5)
- F124** Words in s. 153(1) substituted (1.8.2016) by [Third Parties \(Rights against Insurers\) Act 2010](#) (c. 10), s. 21(2), **Sch. 2 para. 2(a)**; S.I. 2016/550, art. 2
- F125** Words in s. 153(1) substituted (1.8.2016) by [Third Parties \(Rights against Insurers\) Act 2010](#) (c. 10), s. 21(2), **Sch. 2 para. 2(b)**; S.I. 2016/550, art. 2
- F126** S. 153(2) repealed (1.8.2016) by [Third Parties \(Rights against Insurers\) Act 2010](#) (c. 10), s. 21(2), [Sch. 2 para. 2\(c\)](#), **Sch. 4**; S.I. 2016/550, art. 2
- F127** Words in s. 153(3) substituted (1.8.2016) by [Third Parties \(Rights against Insurers\) Act 2010](#) (c. 10), s. 21(2), **Sch. 2 para. 2(d)**; S.I. 2016/550, art. 2
- F128** Words in s. 153(3) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 16(4)** (with reg. 5)

#### Modifications etc. (not altering text)

- C15** S. 153 excluded (23.6.1999) by [S.I. 1999/1736](#), **art. 8(1)(b)(2)(b)**

### 154 Duty to give information as to insurance <sup>F129</sup>... where claim made.

- (1) A person against whom a claim is made in respect of any such liability as is required to be covered by a policy of insurance under section 145 of this Act must, on demand by or on behalf of the person making the claim—
- (a) state whether or not, in respect of that liability—
    - (i) he was insured by a policy having effect for the purposes of this Part of this Act <sup>F130</sup>..., or
    - [<sup>F131</sup>(ii) he would have been so insured if the insurer had not avoided or cancelled the policy, and]
  - (b) if he was or would have been so insured <sup>F132</sup>... —
    - (i) give such particulars with respect to that policy <sup>F133</sup>... as were specified in any certificate of insurance <sup>F133</sup>... delivered in respect of that policy <sup>F134</sup>... under section 147 of this Act, or
    - (ii) where no such certificate was delivered under that section, give the following particulars, that is to say, the registration mark or other identifying particulars of the vehicle concerned, the number or other identifying particulars of the insurance policy issued in respect of the vehicle, the name of the insurer and the period of the insurance cover.

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)*

- (2) If without reasonable excuse, a person fails to comply with the provisions of subsection (1) above, or wilfully makes a false statement in reply to any such demand as is referred to in that subsection, he is guilty of an offence.

#### Textual Amendments

- F129** Words in s. 154 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 17(2)** (with reg. 5)
- F130** Words in s. 154(1)(a)(i) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 17(3)(a)(i)** (with reg. 5)
- F131** S. 154(1)(a)(ii) substituted (1.11.2019) by [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 17(3)(a)(ii)** (with reg. 5)
- F132** Words in s. 154(1)(b) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 17(3)(b)(i)** (with reg. 5)
- F133** Words in s. 154(1)(b)(i) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 17(3), (b)(ii)(aa)** (with reg. 5)
- F134** Words in s. 154(1)(b)(i) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 17(3)(b)(ii)(bb)** (with reg. 5)

#### Modifications etc. (not altering text)

- C16** S. 154 excluded (23.6.1999) by [S.I. 1999/1736](#), **art. 8(1)(b)(2)(b)**

### <sup>F135</sup>155 Deposits.

#### Textual Amendments

- F135** S. 155 omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019 \(S.I. 2019/1047\)](#), reg. 1, **Sch. 1 para. 18** (with reg. 5)

### 156 Power to require evidence of insurance <sup>F136</sup>... on application for vehicle excise licence.

Provision may be made by regulations under [<sup>F137</sup>section 57 of the Vehicle Excise and Registration Act 1994] for requiring a person applying for a licence under that Act in respect of a motor vehicle to produce such evidence as may be prescribed that either—

- (a) on the date when the licence comes into operation there will be in force the necessary policy of insurance <sup>F138</sup>... in relation to the use of the vehicle by the applicant or by other persons on his order or with his permission, or
- (b) the vehicle is a vehicle to which section 143 of this Act does not apply at a time when it is being driven under the owner's control.

---

*Status: Point in time view as at 01/11/2019.*

**Changes to legislation:** Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

---

---

#### **Textual Amendments**

- F136** Words in s. 156 heading omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 19(2)** (with reg. 5)
- F137** Words in s. 156 substituted (1.9.1994) by S.I. 1994 c. 22, ss. 63, 66(2), **Sch. 3 para. 24(5)** (with s. 57(4))
- F138** Words in s. 156(a) omitted (1.11.2019) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Miscellaneous Amendments\) Regulations 2019](#) (S.I. 2019/1047), reg. 1, **Sch. 1 para. 19(3)** (with reg. 5)

---

#### **Modifications etc. (not altering text)**

- C17** S. 156 excluded (23.6.1999) by [S.I. 1999/1736](#), **art. 8(1)(b)(2)(b)**



**Status:**

Point in time view as at 01/11/2019.

**Changes to legislation:**

Road Traffic Act 1988, Cross Heading: Compulsory insurance ... is up to date with all changes known to be in force on or before 23 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.