

ANNEX I

CLASSES OF NON-LIFE INSURANCE

A. Classification of risks according to classes of insurance

1. Accident (including industrial injury and occupational diseases):

- fixed pecuniary benefits,
- benefits in the nature of indemnity,
- combinations of the two,
- injury to passengers,

2. Sickness:

- fixed pecuniary benefits,
- benefits in the nature of indemnity,
- combinations of the two,

3. Land vehicles (other than railway rolling stock)

All damage to or loss of:

- land motor vehicles,
- land vehicles other than motor vehicles,

4. Railway rolling stock

All damage to or loss of railway rolling stock.

5. Aircraft

All damage to or loss of aircraft.

6. Ships (sea, lake and river and canal vessels)

All damage to or loss of:

- river and canal vessels,
- lake vessels,
- sea vessels,

7. Goods in transit (including merchandise, baggage, and all other goods)

All damage to or loss of goods in transit or baggage, irrespective of the form of transport.

8. Fire and natural forces

All damage to or loss of property (other than property included in classes 3, 4, 5, 6 and 7) due to:

- fire,
- explosion,
- storm,
- natural forces other than storm,
- nuclear energy,
- land subsidence,

9. Other damage to property

All damage to or loss of property (other than property included in classes 3, 4, 5, 6 and 7) due to hail or frost, and any event such as theft, other than that included in class 8.

Status: EU Directives are being published on this site to aid cross referencing from UK legislation. After IP completion day (31 December 2020 11pm) no further amendments will be applied to this version.

10. Motor vehicle liability

All liability arising out of the use of motor vehicles operating on the land (including carrier's liability).

11. Aircraft liability

All liability arising out of the use of aircraft (including carrier's liability).

12. Liability for ships (sea, lake and river and canal vessels)

All liability arising out of the use of ships, vessels or boats on the sea, lakes, rivers or canals (including carrier's liability).

13. General liability

All liability other than those referred to in classes 10, 11 and 12.

14. Credit:

- insolvency (general),
- export credit,
- instalment credit,
- mortgages,
- agricultural credit,

15. Suretyship:

- suretyship (direct),
- suretyship (indirect),

16. Miscellaneous financial loss:

- employment risks,
- insufficiency of income (general),
- bad weather,
- loss of benefits,
- continuing general expenses,
- unforeseen trading expenses,
- loss of market value,
- loss of rent or revenue,
- other indirect trading loss,
- other non-trading financial loss,
- other forms of financial loss,

17. Legal expenses

Legal expenses and costs of litigation.

18. Assistance

Assistance for persons who get into difficulties while travelling, while away from their home or their habitual residence.

B. Description of authorisations granted for more than one class of insurance

The following names shall be given to authorisations which simultaneously cover the following classes:

- (a) Classes 1 and 2: ‘Accident and Health Insurance’;
- (b) Classes 1 (fourth indent), 3, 7 and 10: ‘Motor Insurance’;
- (c) Classes 1 (fourth indent), 4, 6, 7 and 12: ‘Marine and Transport Insurance’;
- (d) Classes 1 (fourth indent), 5, 7 and 11: ‘Aviation Insurance’;
- (e) Classes 8 and 9: ‘Insurance against Fire and other Damage to Property’;
- (f) Classes 10, 11, 12 and 13: ‘Liability Insurance’;
- (g) Classes 14 and 15: ‘Credit and Suretyship Insurance’;
- (h) All classes, at the choice of the Member States, which shall notify the other Member States and the Commission of their choice.