
STATUTORY RULES OF NORTHERN IRELAND

2007 No. 455

EUROPEAN COMMUNITIES
ROAD TRAFFIC AND VEHICLES

**The Motor Vehicles (Compulsory Insurance)
Regulations (Northern Ireland) 2007**

Made - - - - *29th October 2007*

Coming into operation *11th December 2007*

The Department of the Environment is designated(1) for the purposes of section 2(2) of the European Communities Act 1972(2) in relation to compulsory insurance in respect of, and other means of providing for, civil liability in relation to motor vehicles and trailers.

The Department therefore makes the following Regulations in exercise of the powers conferred by that section:

Citation and commencement

1. These Regulations may be cited as the Motor Vehicles (Compulsory Insurance) Regulations (Northern Ireland) 2007 and shall come into operation on 11th December 2007.

Interpretation

2. The Interpretation Act (Northern Ireland) 1954(3) shall apply to these Regulations as it applies to an Act of the Northern Ireland Assembly.

Amendment to the Road Traffic (Northern Ireland) Order 1981 in respect of motor insurance requirements

3.—(1) The Road Traffic (Northern Ireland) Order 1981(4) is amended in accordance with paragraphs (2) and (3).

(1) By the European Communities (Designation) Order 1972 (S.I. 1972/1811)
(2) 1972 c. 68; by virtue of section 1 of the European Economic Area Act 1993 (c. 51), section 1(2) of that Act is amended to enable Regulations to be made under section 2(2) to implement obligations of the United Kingdom arising under the Agreement on the European Economic Area signed at Oporto on 2nd May 1992 (Cm 2073) and a Protocol adjusting the Agreement signed at Brussels on 17th May 1994 (Cm 2183)
(3) 1954 c. 33 (N.I.)
(4) S.I. 1981 No.154 (N.I. 1)

(2) In Article 92(2)(b)(5) (requirements in respect of policies) for “£250,000” substitute “£1,000,000”.

(3) In Article 98(6)(6) (duty of insurers or persons giving security to satisfy judgment against persons insured or secured against third-party risks) for “£250,000”, on each of the occasions when it occurs, substitute “£1,000,000”.

Sealed with the Official Seal of the Department of the Environment on 29th October 2007.



Stanley Duncan
A senior officer of the Department of the
Environment

(5) Article 92 was amended by S.R. 1989 No. 84, regulation 3, S.R. 1993 No. 57, regulation 3 and S.R. 2000 No. 331, regulation 3(3)

(6) Article 98 was substituted by S.R. 1989 No. 84, regulation 4

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations implement Directive [2005/14/EC](#)(7) of the European Parliament and of the Council of 11th May 2005 relating to insurance against civil liability in respect of the use of motor vehicles, specifically that part of Article 2 which sets down the minimum level of insurance cover required in relation to property damage.

Directive [2005/14/EC](#) amends Council Directives [72/166/EEC](#)(8), [84/5/EEC](#)(9), [88/357/EEC](#)(10), [90/232/EEC](#)(11) and [2000/26/EC](#)(12) of the European Parliament and of the Council and increases the minimum level of compulsory insurance in respect of property damage under Article 1.2 (b) of Directive [84/5/EEC](#) to 1 million Euros per claim. In order to ensure compliance with this requirement, in the light of possible currency fluctuations, the sum of £1 million has been substituted in the relevant Articles of the Road Traffic (Northern Ireland) Order 1981.

A full Regulatory Impact Assessment has been prepared and is available from Road Safety Division, Department of the Environment, Clarence Court, 10-18 Adelaide Street, Belfast BT2 8GB or the Department of the Environment website at www.roadsafetyni.gov.uk.

A transposition note has been prepared for these Regulations and is available from the above address.

Copies of the relevant Directives can be obtained from TSO, 16 Arthur Street, Belfast BT1 4GD.

(7) OJNo. L149, 11.6.05, p14

(8) OJ No. L103, 2.5.72, p1

(9) OJ No. L8, 11.1.84, p17

(10) OJ No. L172, 4.7.88, p1

(11) OJ No. L129, 19.5.90, p33

(12) OJ No. L181, 20.7.00, p65