



Road Traffic Act 1972

1972 CHAPTER 20

PART VI

THIRD-PARTY LIABILITIES

Compulsory insurance or security against third-party risks

143 Users of motor vehicles to be insured or secured against third-party risks

- (1) Subject to the provisions of this Part of this Act, it shall not be lawful for a person to use, or to cause or permit any other person to use, a motor vehicle on a road unless there is in force in relation to the use of the vehicle by that person or that other person, as the case may be, such a policy of insurance or such a security in respect of third-party risks as complies with the requirements of this Part of this Act; and if a person acts in contravention of this section he shall be guilty of an offence.
- (2) A person charged with using a motor vehicle in contravention of this section shall not be convicted if he proves that the vehicle did not belong to him and was not in his possession under a contract of hiring or of loan, that he was using the vehicle in the course of his employment and 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 or security as is mentioned in subsection (1) above.
- (3) This Part of this Act shall not apply to invalid carriages.