



# Road Traffic Act 1988

## 1988 CHAPTER 52

### PART VI

#### THIRD-PARTY LIABILITIES

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

#### **143 Users of motor vehicles to be insured**<sup>F1</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>F2</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>F3</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>F4</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>F5</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
  - (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>F6</sup>... as is mentioned in subsection (1) above.
- (4) This Part of this Act does not apply to invalid carriages.

*Status: Point in time view as at 01/11/2019.*

*Changes to legislation: Road Traffic Act 1988, Section 143 is up to date with all changes known to be in force on or before 20 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

- F1** 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)
- F2** Words in s. 143(1)(a) inserted (3.4.2000) by [S.I. 2000/726](#), **art. 2(a)**
- F3** 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)
- F4** Words in s. 143(1)(b) inserted (3.4.2000) by [S.I. 2000/726](#), **art. 2(b)**
- F5** 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)
- F6** 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.I. 2019/138), regs. 1, 6, **sch. 2**

**Status:**

Point in time view as at 01/11/2019.

**Changes to legislation:**

Road Traffic Act 1988, Section 143 is up to date with all changes known to be in force on or before 20 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.