



# Road Traffic Act 1988

## 1988 CHAPTER 52

### 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—
  - (a) a person must not use a motor vehicle on a road unless there is in force in relation to the use of the vehicle by that person 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
  - (b) a person must not 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 other person 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.
- (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 or security as is mentioned in subsection (1) above.
- (4) This Part of this Act does not apply to invalid carriages.