

Directive 2009/103/EC of the European Parliament and of the Council of 16 September 2009 relating to insurance against civil liability in respect of the use of motor vehicles, and the enforcement of the obligation to insure against such liability (codified version) (Text with EEA relevance)

CHAPTER 1

GENERAL PROVISIONS

- Article 1 Definitions
- Article 2 Scope
- Article 3 Compulsory insurance of vehicles
- Article 4 Checks on insurance
- Article 5 Derogation from the obligation in respect of compulsory insurance of vehicles
- Article 6 National insurers' bureaux

CHAPTER 2

PROVISIONS CONCERNING VEHICLES NORMALLY BASED IN THE TERRITORY OF THIRD COUNTRIES

- Article 7 National measures concerning vehicles normally based on the territory of third countries
- Article 8 Documentation concerning vehicles normally based in the territory of third countries

CHAPTER 3

MINIMUM AMOUNTS COVERED BY COMPULSORY INSURANCE

- Article 9 Minimum amounts

CHAPTER 4

COMPENSATION FOR DAMAGE CAUSED BY AN UNIDENTIFIED VEHICLE OR A VEHICLE FOR WHICH THE INSURANCE OBLIGATION PROVIDED FOR IN ARTICLE 3 HAS NOT BEEN SATISFIED

- Article 10 Body responsible for compensation
- Article 11 Disputes

CHAPTER 5

SPECIAL CATEGORIES OF VICTIM, EXCLUSION CLAUSES, SINGLE PREMIUM, VEHICLES DISPATCHED FROM ONE MEMBER STATE TO ANOTHER

- Article 12 Special categories of victim
- Article 13 Exclusion clauses

- Article 14 Single premium  
Article 15 Vehicles dispatched from one Member State to another

## CHAPTER 6

### STATEMENT, EXCESS, DIRECT ACTION

- Article 16 Statement relating to the third party liability claims  
Article 17 Excess  
Article 18 Direct right of action

## CHAPTER 7

### SETTLEMENT OF CLAIMS ARISING FROM ANY ACCIDENT CAUSED BY A VEHICLE COVERED BY INSURANCE AS REFERRED TO IN ARTICLE 3

- Article 19 Procedure for the settlement of claims  
Article 20 Special provisions concerning compensation for injured parties  
following an accident in a Member State other than that of their  
residence  
Article 21 Claims representatives  
Article 22 Compensation procedure  
Article 23 Information centres  
Article 24 Compensation bodies  
Article 25 Compensation  
Article 26 Central body  
Article 27 Penalties

## CHAPTER 8

### FINAL PROVISIONS

- Article 28 National provisions  
Article 29 Repeal  
Article 30 Entry into force  
Article 31 Addressees  
Signature

---

## ANNEX I

## ANNEX II

---

**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.

---

- (1) [OJ C 224, 30.8.2008, p. 39.](#)
- (2) Opinion of the European Parliament of 21 October 2008 (not yet published in the Official Journal) and Council Decision of 13 July 2009.
- (3) [OJ L 103, 2.5.1972, p. 1.](#)
- (4) [OJ L 8, 11.1.1984, p. 17.](#)
- (5) [OJ L 129, 19.5.1990, p. 33.](#)
- (6) [OJ L 181, 20.7.2000, p. 65.](#)
- (7) See Annex I, Part A.
- (8) [OJ L 149, 11.6.2005, p. 14.](#)
- (9) [OJ L 257, 27.10.1995, p. 1.](#)
- (10) [OJ L 12, 16.1.2001, p. 1.](#)
- (11) [OJ L 228, 16.8.1973, p. 3.](#)
- (12) [OJ L 228, 11.8.1992, p. 1.](#)
- (13) [OJ L 281, 23.11.1995, p. 31.](#)