



Automated and Electric Vehicles Act 2018

2018 CHAPTER 18

PART 1

AUTOMATED VEHICLES: LIABILITY OF INSURERS ETC

2 Liability of insurers etc where accident caused by automated vehicle

(1) Where—

- (a) an accident is caused by an automated vehicle when driving itself on a road or other public place in Great Britain,
- (b) the vehicle is insured at the time of the accident, and
- (c) an insured person or any other person suffers damage as a result of the accident,

the insurer is liable for that damage.

(2) Where—

- (a) an accident is caused by an automated vehicle when driving itself on a road or other public place in Great Britain,
- (b) the vehicle is not insured at the time of the accident,
- (c) section 143 of the Road Traffic Act 1988 (users of motor vehicles to be insured or secured against third-party risks) does not apply to the vehicle at that time—
 - (i) because of section 144(2) of that Act (exemption for public bodies etc), or
 - (ii) because the vehicle is in the public service of the Crown, and
- (d) a person suffers damage as a result of the accident,

the owner of the vehicle is liable for that damage.

(3) In this Part “damage” means death or personal injury, and any damage to property other than—

- (a) the automated vehicle,
- (b) goods carried for hire or reward in or on that vehicle or in or on any trailer (whether or not coupled) drawn by it, or

Changes to legislation: Automated and Electric Vehicles Act 2018, Section 2 is up to date with all changes known to be in force on or before 21 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) [View outstanding changes](#)

- (c) property in the custody, or under the control, of—
 - (i) the insured person (where subsection (1) applies), or
 - (ii) the person in charge of the automated vehicle at the time of the accident (where subsection (2) applies).
- (4) In respect of damage to property caused by, or arising out of, any one accident involving an automated vehicle, the amount of the liability under this section of the insurer or owner of the vehicle is limited to the amount for the time being specified in section 145(4)(b) of the Road Traffic Act 1988 (limit on compulsory insurance for property damage).
- (5) This section has effect subject to section 3.
- (6) Except as provided by section 4, liability under this section may not be limited or excluded by a term of an insurance policy or in any other way.
- (7) The imposition by this section of liability on the insurer or vehicle owner does not affect any other person's liability in respect of the accident.

Commencement Information

II S. 2 in force at 21.4.2021 by S.I. 2021/396, reg. 3(a)

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Changes and effects yet to be applied to the whole Act associated Parts and Chapters:

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 12(7)(b)(ia) inserted by [2023 c. 55 Sch. 4 para. 218\(2\)\(b\)](#)