

Tractors and Trailers (Cases 2-1 and 2-2)

Settlement of claims in accidents caused by an articulated vehicle in your country

CODE

CASE 2.1: Tractor unit identified and insured, trailer identified and insured. Who settles the claim?

The insurer of the tractor unit alone?

If "no", is the insurer of the trailer involved?

Alone? In addition?

If the insurer of the trailer is involved in addition, what is the system for settlement or compensation between the two insurers?

Case 2.2: Tractor identified and insured, normally based in the country of the accident, trailer identified, not insured and normally based in an MGA country other than that of the tractor unit. Who settles the claim?

Tractor unit insurer alone?

if " no",

the bureau of the country where the trailer is normally based

Other system? Describe:

*A Yes

*B Yes

*CY Yes
(uncertain)

*CZ Yes

*D Yes

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if "no",

the bureau of the country where the trailer is normally based

Other system? Describe:

the guarantee fund of the country where the trailer is normally based

***DK**

Yes

Yes

***E**

No

Yes

70% from the insurer of the tractor - 30% from the insurer of the trailer.

No

Yes

No

70% from the insurer of the tractor. 30% from the Bureau of MA country in which the trailer is normally based.

***EST**

Yes

When the trailer is not attached the insurer of the trailer alone involved.

Yes

***F**

No

No

No answer

The insurer of the tractor intervenes first but he has a recourse against the insurer of the trailer

Yes

The insurer of the tractor can have a recourse against its insured if the latter ought to have declared the adjunction of the trailer

***FIN**

Yes

The insurer of the tractor unit settles the claim.

Yes

No

If the accident has been caused due to the insufficient condition of the trailer the insurer of the tractor unit presents the reimbursement to the Finnish Bureau/Guarantee Fund.

***GB**

Yes

Yes

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country where
the trailer is
normally based**Other system? Describe:**the guarantee fund
of the country
where the trailer is
normally based***GR**

Yes

If the
damage
originate
s from
the
operatio

No

***H**

No

Yes

a) If the driver of the tractor is responsible
for the damage the claim is settled by the
MTPL insurer of the tractor alone, b) If the
user of the trailer is responsible for the
damage the claim is settled by the insurer
of the trailer involved.a) If the driver of the tractor is
responsible for the damage the claim
is settled exclusively by the TPL
insurer of the tractor. b) If the user of
the trailer is responsible for the
damage the claim is settled by the
Motor Insurance Bureau of the
country where the trailer is normally
based.***I**

Yes

Yes

***IRL**

Yes

N/A

N/A

Yes

N/A

N/A

***L**

Yes

Yes

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If "no",

the bureau of the country where the trailer is normally based

Other system? Describe:

Yes

*LT

Yes

*LV

Yes

Yes

*M

The current market practice is that unspecified trailers

*NL

Yes

Yes

*P

Yes

Yes

*PL

Yes

Yes

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Other system? Describe:

the guarantee fund of the country where the trailer is normally based

***S**

Yes

Yes

***SK**

If the damage originates from the operation of the

See 1.7

The insurer of the trailer, if he is a separate

***SLO**

Yes

No

No

Yes

No

No

AL

No

No

Yes

For the damages caused by the tractor unit the insurer of trailer unit is responsible for settlement of the claim.
For the damages caused by the trailer, the responsible for the settlement of the claim is the insurer of the trailer.

No

No

No

If the damage is caused by the tractor unit the insurer of it is responsible for the settlement of the claim.
If the damage is caused by the trailer the Guarantee Fund will compensate the third party.

AND

No answer supplied for Part 2

No answer supplied for Part 2

BG

Yes

Yes

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Other system? Describe:

BIH

No

Yes

Tractor units is responsible for the claim caused by trailer but only when a trailer is connected and in functional dependence with tractor units

BY

Yes

No

Yes

CH

Yes

Yes

HR

Yes

Yes

IL

Yes

IR

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Other system? Describe:

IS

Yes

Yes

MA

Yes

Yes

MD

Yes

No

No

N/A

MK

Yes

No

No

It is paid on the base of the insurance of the tractor

Yes

N

Yes

Yes

RO

Yes

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Other system? Describe:

SCG

TN

Yes

Recourse against the trailer insurer

TR

Yes

Yes

UA

Yes