

Tractors and Trailers (Cases 2-7 and 2-8)

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

CODE	CASE 2.7: Tractor unit identified and insured, trailer identified, uninsured and not normally based in an MGA country: Who settles the claim?				Case 2.8: Tractor unit identified, insured and trailer not identified. Who settles the claim?		
	The insurer of the trailer?	If "no", the bureau of the country where the tractor unit is normally based?	The guarantee fund?	Other system? Describe:?	The insurer of the tractor unit alone?	If "no" the guarantee fund?	Other system? Describe:
*A	No	Yes	No		Yes	No	
*B	No	Yes	No		Yes		
*CY	Uncertain				Yes		
*CZ	Yes	Yes	Yes		*		* Lack of specification in the question, no answer can be given.
*D	No	Yes			Yes		
*DK		Yes or the Guarantee Fund	Yes		Yes		

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The guarantee fund?

Other system? Describe:?

The insurer of the tractor unit alone?

If "no" the guarantee fund?

Other system? Describe:

CODE	The insurer of the trailer?	If "no", the bureau of the country where the tractor unit is normally based?	The guarantee fund?	Other system? Describe:?	The insurer of the tractor unit alone?
*E	No	No	No	Bureau MA country of tractor - 70%. Insurer of the trailer - 30%.	Yes
*EST	No	No	Yes		Yes
*F	No	Yes			Yes
*FIN	No	Yes	No	If the accident has been caused due to the insufficient condition of the trailer the insurer of the trailer settles the claim.	Yes
*GB	No	Yes			Yes
*GR	No	Yes	No		Yes

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Other system? Describe:?

The insurer of the tractor unit alone?

If "no" the guarantee fund?

Other system? Describe:

***H**

a) If the driver of the tractor is responsible for the damage the claim is settled by the bureau of the country where the tractor unit is normally based. b) If the user of the trailer is responsible for the damage the claim is settled by the insurer of the trailer.

a) If the driver of the tractor is responsible for the damage the claim is settled by the insurer of the tractor unit alone. b) If the user of the trailer is responsible for the damage the claim is settled by the Guarantee Fund under the condition (restriction) as in any other case of damage or personal injury caused by a vehicle not identified.

***I**

The insurer of the trailer if the guarantee covers the trailer whilst moving whilst being towed to the tractor. If the guarantee does not cover the trailer in traffic whilst being towed to the tractor the bureau is liable on the basis of "where the tractor is normally based".

yes

***IRL**

No

Yes

N/A

Yes

N/A

***L**

Yes

Yes

***LT**

No

Yes

No

Yes

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Other system? Describe:?

The insurer of the tractor unit alone?

If "no" the guarantee fund?

Other system? Describe:

***LV**

No

Yes

Yes

***M**

***NL**

No

Yes

No

Yes

***P**

Yes

Yes

***PL**

No

Yes

Yes

***S**

No

Yes

Yes

***SK**

If the damage originates from the operation of the tractor the claim is

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*SLO	Yes	Yes	Yes	If the guarantee of the Bureau of the country where the tractor is normally based does not apply then the Slovene guarantee fund settles the claim on the basis of uninsured motor vehicle (uninsured tractor).	Yes	No	
AL	No	No	No	If the tractor unit causes the damage, the Guarantee Fund will compensate the third party. If the trailer causes the damage, responsible for the settlement of the claim is the insurer of the trailer.		No	If the damage is caused by the tractor unit, responsible for the settlement of the claim is the insurer of the tractor unit. 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		
BIH							Depends on responsibility for claim
BY			Yes		Yes		

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The guarantee fund?

Other system? Describe:?

The insurer of the tractor unit alone?

If "no" the guarantee fund?

Other system? Describe:

CODE	The insurer of the trailer?	If "no", the bureau of the country where the tractor unit is normally based?	The guarantee fund?	Other system? Describe:?	The insurer of the tractor unit alone?	If "no" the guarantee fund?	Other system? Describe:
CH	No	Yes	Yes		Yes		
HR	No	Yes	No		Yes		
IL							
IR					Yes		
IS			Yes		Yes		
MA				Case of uninsurance	Yes		
MD	N/A				Yes		
MK		No	Yes		Yes		

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Other system? Describe:?

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If "no" the guarantee fund?

Other system? Describe:

N

No

No

Yes

Yes

RO

Yes

SCG

TN

TR

No

No

Tractor unit insurance covers accidents caused by trailers. If tractor unit uninsured Guarantee Fund may cover for some definite situations.

Yes

UA

Yes