

Tractors and Trailers (Q 1-4)

CODE 1.4 If the answer to question 1.2 is "yes", do the tractor unit and trailer need to be covered by two separate policy?

	Compulsorily	Above a certain weight, for the trailer only	If yes from what weight?	If it is not compulsory to insure the tractor unit and trailer under two separate policies, does the cover on the tractor unit automatically cover the trailer?	Other possible systems
*A	Yes				
*B	No	Yes	500 kg	Yes	
*CY	No			No (unless specifically provided).	
*CZ	Yes	No	No answer	YES, it does, although the insurance of the trailer is compulsory, but only if the operator of the tractor is liable for the claim occurred by the trailer	No
*D	Yes	No answer	No answer	No answer	No answer
*DK	No answer	No answer	No answer	No answer	No answer
*E	Yes	No		Yes	
*EST	Yes	No	N/A	No answer	No answer
*F	No	No		No	Below a certain weight, which is compulsorily fixed, the guarantee of the tractor is automatically extended to the trailer. Above this weight, the insured must declare that the trailer is added to the tractor. In case of accident, if the trailer has not been reported to the insurer, the latter must compensate the victim, but can have recourse to his insured. Some policies (for fleets namely) exempt the insured to declare the trailers that are attached whatever their weight.
*FIN	Yes	No	No answer	No answer	No answer
*GB	No	No	No answer	Yes	In practice trailers being used within the UK are usually insured under a voluntary contract (either with motor insurer or under a separate liability or property policy).
*GR	Yes in principle	No	-	Yes	

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*H	Yes	No		No answer	No answer
*I	Yes	No answer	No answer	No answer	When the trailer is towed to the tractor, the tractor guarantee is extended to the trailer.
*IRL	No	No		Yes	
*L	Yes				
*LT	Yes	No			No
*LV	Yes	No			
*M	No	No		Yes	
*NL					
*P	No				
*PL	Yes	No		No answer	No answer
*S					
*SK	Yes	No		No answer	No
*SLO	Yes	Yes	750 kg	Yes	No answer
AL	Yes	No	No answer	No answer	No answer
AND	Yes	No	N/A	N/A	N/A
BG	Yes	N/A	N/A	N/A	N/A
BIH	Yes	No answer	No answer	No answer	N/A
BY	Yes	No			

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	Compulsorily	Above a certain weight, for the trailer only	If yes from what weight?	If it is not compulsory to insure the tractor unit and trailer under two separate policies, does the cover on the tractor unit automatically cover the trailer?	Other possible systems
CH	No	No	No answer	Yes	The cover for the trailer is given by the last tractor vehicle; the insurance for the trailers is compulsory in that they can be pulled by a motor tractor vehicle and therefore becoming a part of the composition of the motor vehicle.
HR	Yes	Yes	Above 750 kg	Yes	No answer
IL					
IR	No answer	No answer	No answer	No answer	The driver/owner of the "towing motor vehicle" is in accordance with the Traffic Act liable if damage is sustained when the motor vehicle has another vehicle/trailer in a tow. This means that damage caused by the attached trailer is covered by the Compulsory Third Party Liability Insurance of the motor vehicle.
IS	No answer	No answer		Yes	The driver/owner of the "towing motor vehicle" is in accordance with the Traffic Act liable if damage is sustained when the motor vehicle has another vehicle/trailer in a tow. This means that damage caused by the attached trailer is covered by the Compulsory Third Party Liability Insurance of the motor vehicle.
MA	No				
MD	Yes	No			
MK	Yes	Yes	Above 750 kg	Yes	No answer
N	No answer	No answer	No answer	No answer	No answer
RO	No answer	No answer	No answer	Yes	No answer
SCG					
TN	No				If the trailer is mentioned in the special terms and conditions of the contract of the insurance for the tractor
TR				Yes	Trailers which are not used to carry passengers are covered by the insurance of trucks which they are attached to.
UA	Yes	No answer	No answer	No answer	Trailers are divided into two categories (1) trailers for cars and (2) trailers for trucks