

# Tractors and Trailers (Q 1-5-1 to 1-5-4)

CODE	1-5 If trailer insurance is compulsory, is the compulsory cover subject to the same rules as those for land-based vehicles ?											
	Answer to question 1-5 above	1-5-1 Must cover apply to third party personal injury?	Q1-5-2 Must cover apply to third party material damage?	1-5-3 Must cover be taken out by			1-5-4 Is cover required for					
				Owner of trailer	User of trailer	If yes definition	Commercial trailers	Trailers for private use	Caravans	Agri-cultural trailers	Does the cover vary depending on the class of trailer?	If yes in what way?
*A	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes	No	
*B	Yes	Yes	Yes	Yes, in principle	Yes - in this case the liability of the owner is in abeyance	Situation de fait	Yes	Yes	Yes	No	No	No answer
*CY	Yes	Yes	Yes		Yes	No answer	Yes	Yes	Yes	Yes	No	N/A
*CZ	Yes	Yes	Yes	Yes	No	No answer	Yes	Yes	Yes	Yes	No	No answer
*D	Yes	Yes	Yes	Yes	No	No answer	Yes	Yes	Yes	In principle	No	No answer
*DK	No answer	No answer	No answer	No answer	No answer	No answer	No	No	No	No	No	No answer
*E	Yes	Yes	Yes	Yes	Yes	As holder	Yes	Yes	Yes	Yes	No	
*EST	Yes	Yes	Yes	Yes	No	N/A	Yes	Yes	Yes	Yes	No	N/A

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*F	Yes	Yes	Yes	Yes	No (obligation remains with the owner, but the user can get insurance		Yes	Yes	Yes	Yes (1)	No (1)	(1) Some vehicles are not designed to be towed to a tractor which is aimed at the transport of people and goods (Ex. Ploughs, buildings site machinery...) Si these vehicles are not attached to a tractor, they do not need to be insured compulsorily. (They are generally insured by a professional liability policy). However, as soon as they are attached to a tractor, they belong to the compulsory third party motor liability.
*FIN	Yes	Yes	Yes	Yes	No	No answer	Yes	Yes	Yes	Yes	No	No answer
*GB	Yes	Yes	Yes	No	Yes	Whoever is deemed to be the user. This could either be the person whose goods are being carried, or the owner/driver of the tractor unit.	Yes	Yes	Yes	Yes	No	N/A
*GR	Yes	Yes	Yes	Yes	Yes	Greek legislation (Art. 2 Law 489/76) provides for the owner's or keeper's of motor vehicle circulating in Greece on a road obligation to cover his third party liability arising therefore.	Yes	Yes	Yes	Yes	No	According to the Greek Legislation all trailers, regardless of their category (commercial trailers, trailers for private use, caravans, agricultural trailers, etc.) have to be registered and covered by an insurance policy.
*H	Yes	Yes	Yes	Yes	Yes	The rule is the same for both land-based motor vehicles and trailers. According to the TPL law: user (operator) shall mean the owner of the motor vehicle or the user (operator) registered in the traffic licence of the vehicle issued by the authorities of the country of origin. In all vehicle classes it is the vehicle user (operator) and the driver who is insured.	Yes	Yes	Yes	Yes	No	Agricultural trailers are obliged to have a registration plate and MTPL insurance only if they are taking part in the road traffic. If they used only on agricultural territory then damage caused by them is covered not by MTPL insurance but by the property insurance of the agricultural enterprise they belong to.
*I	Yes	Yes	Yes	No answer	Yes	The person who puts the trailer on the road	Yes	Yes if registre	Yes	Yes if registered	No	No answer

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				Owner of trailer	User of trailer	If yes definition	Commercial trailers	Trailers for private use	Caravans	Agri-cultural trailers	Does the cover vary depending on the class of trailer? If yes in what way?
*IRL	Yes	Yes	Yes	Yes	Yes	Under S.I. 347 of 1992, a trailer is defined as a 'vehicle attached to a mechanically propelled vehicle or a vehicle constructed or adapted for the purpose of being drawn by a mechanically propelled vehicle'. Furthermore a 'mechanically propelled vehicle' includes a trailer (whether couple or uncoupled to a mechanically propelled vehicle) used in a public place.	Yes	Yes	Yes	Yes	No
*L	Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes	No
*LT	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes	Yes Insurance cover is required for those trailers, which have to be registered.
*LV	Yes	Yes	Yes	Yes	Yes	According to Clause 1 12) of the Motor TPLI Law motor vehicle is any mechanical motor vehicle, trailer (semi-trailer) which takes part in road traffic in the territory of the Republic of Latvia and should be registered in the Road Traffic Safety Directorate or the State Technical Supervision Inspection or is registered abroad. According to Clause 1 14) of the Motor TPLI Law the authorized user of motor vehicle is a physical person or legal entity who is not the owner of motor vehicle, but who on the basis of the Power of Attorney, rent agreement or another lawful basis uses the motor vehicle in road traffic;	Yes	Yes	Yes	Yes	No
*M	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes	No
*NL											

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*P	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes		
*PL	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes	No	
*S	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer
*SK	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes	No	
*SLO	Yes	Yes	Yes	Yes	Yes, if the trailer is registered on the user of the trailer (the approval of the owner of the vehicle needed; this system used in case of vehicles, trailers subject to lease contracts or conditional sale)	No definition of user in Slovene legislation	Yes	Yes	Yes	Yes	No	
AL	Yes	Yes	Yes	No answer	Yes	No answer	Yes	Yes	Yes	No answer	No	No answer

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AND	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes	No	
BG	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes	No	N/A
BIH	Yes	Yes	Yes	Yes	No	N/A	Yes	Yes	Yes	Yes	No	N/A
BY	Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes	No	
CH	Yes	Yes	Yes	No	Yes	The latest owner of the motor vehicle to which the trailer has been attached to.	Yes	Yes	Yes	No	Yes	In case of dangerous goods proof of insurance is need otherwise the trailer cannot be on the road.
HR	Yes	Yes	Yes	Yes	Yes	According to the Motor TPL Insurance Conditions cover must be taken out by the keeper of the motor vehicle, i.e. the owner of the motor vehicle or any other person who has custody of the vehicle or who has been entrusted with the vehicle	Yes	Yes	Yes	Yes **	Yes	It depends on the weight - insurance is obligatory for trailers weighing over 750 kg
IL												
IR	Yes	Yes	Yes	Yes	No		Yes	Yes	Yes	Yes	No	
IS	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer
MA	No											
MD	Yes	Yes	Yes	Yes	No		Yes	No answer	Yes	Yes	No	
MK	Yes	Yes	Yes	Yes	Yes	User can be any legal or physical person who uses the trailer	Yes	Yes	Yes	Yes	No	

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N	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer
RO	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer	No answer
SCG												
TN	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	No	
TR												
UA	Yes	Yes	Yes	No	Yes	Transport vehicle user is legal or natural person who operates transport vehicle, belonging the person by proprietary right, full economic disposition, operative control or on other grounds (lease contract, proxy etc.) which do not contradict legislation in force.	Yes	Yes	Yes	Yes	No	No answer