## **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: Tr settles the cla		dentified and ins	sured, trailer identified and insured. Who	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?				
	The insurer of the tractor unit alone?		the insurer of	If the insurer of the trailer is involved in addition, what is the system for settlement or	Tractor unit	if " no", the bureau of the the guarantee fund		Other system? Describe:	
		the trailer involved?  Alone? In addition?		compensation between the two insurers?	insurer alone?	country where the trailer is	of the country where the trailer is		
						normally based	normally based		
*A	Yes				Yes				
*B	Yes				Yes				
*CY	Yes (uncertain)				Yes				
	,								
*CZ					Yes				
*D	Yes				Yes				

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CODE	CASE 2.1: Tr settles the cla		identified and in	sured, trailer identified and insured. Who	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?				
	The insurer of the tractor unit alone?	If "no", is the insurer of the trailer involved?		If the insurer of the trailer is involved in addition, what is the system for settlement or compensation between the two insurers?	Tractor unit insurer	if ' the bureau of the country where	' no", the guarantee fund of the country	Other system? Describe:	
	unit dione :	Alone?	In addition?	_ compensation between the two insurers.	alone?	the trailer is normally based	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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CODE	CASE 2.1: Tr settles the cla		dentified and in	sured, trailer identified and insured. Who	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?				
	The insurer of the tractor	If "no", is the insurer of the trailer involved?		If the insurer of the trailer is involved in addition, what is the system for settlement or	Tractor unit insurer	the bureau of the	no", the guarantee fund	Other system? Describe:	
	unit alone?	Alone?	In addition?	compensation between the two insurers?	alone?	country where the trailer is normally based	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.	
*1	Yes				Yes				
*IRL	Yes	N/A	N/A		Yes	N/A	N/A		
*L	Yes				Yes				

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	CASE 2.1: Transettles the cla		entified and ins	sured, trailer identified and insured. Who	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?					
	The insurer of the tractor unit alone?	If "no", is th	ne insurer of nvolved?	what is the system for settlement or compensation between the two insurers?	Tractor unit insurer	the bureau of the	the guarantee fund	Other system? Describe:		
		Alone?	In addition?		alone?	country where the trailer is normally based	of the country where the trailer is normally based			
	Yes				Yes					
	Yes				Yes					
	The current market practice is that unspecified trailers									
	Yes				Yes					
	Yes				Yes					
	Yes				Yes					

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CODE	CASE 2.1: Transettles the cla		lentified and ins	sured, trailer identified and insured. Who	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?				
	The insurer of the tractor		he insurer of	If the insurer of the trailer is involved in addition, what is the system for settlement or	Tractor unit	if " the bureau of the	no", the guarantee fund	Other system? Describe:	
	the tractor unit alone? the trailer involved?  Alone? In addition?		compensation between the two insurers?	insurer alone?	country where the trailer is normally based	of the country where the trailer is normally based			
*\$	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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CODE	CASE 2.1: Transettles the cla		identified and in	sured, trailer identified and insured. Who	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?					
	The insurer of the tractor unit alone?  If "no", is the trailer in the trailer in Alone?		the insurer of involved?	If the insurer of the trailer is involved in addition, what is the system for settlement or compensation between the two insurers?	Tractor unit insurer alone?	the bureau of the country where the trailer is normally based	'no", the guarantee fund of the country where the trailer is normally based	Other system? Describe:		
ВІН	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					
СН	Yes				Yes					
HR	Yes				Yes					
IL										
IR	Yes									

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CODE	CASE 2.1: Tr settles the cla		dentified and in	sured, trailer identified and insured. Who	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?				
	The insurer of the tractor unit alone?	If "no", is the insurer of the trailer involved?		If the insurer of the trailer is involved in addition, what is the system for settlement or compensation between the two insurers?	Tractor unit insurer	if ' the bureau of the country where	no", the guarantee fund of the country	Other system? Describe:	
		Alone?	In addition?		alone?	the trailer is normally based	where the trailer is normally based		
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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CODE

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

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?

the tractor unit alone?

The insurer of 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?

Tractor unit insurer alone?

if " no", the bureau of the the guarantee fund country where of the country the trailer is where the trailer is normally based normally based

Other system? Describe:

SCG

Yes

Recourse against the trailer insurer

Yes

Yes

Yes

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