

Tractors and Trailers (Cases 2-5 and 2-6)

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

CODE	CASE 2.5: Tractor unit identified and insured, trailer identified, uninsured and not normally based in an MGA country: Who settles the claim?			Case 2.6: Tractor unit identified uninsured and not normally based in an MGA country, trailer insured: Who settles the claim?		
	The insurer of the tractor unit alone?	If "no", the Guarantee Fund?	Other system? Describe:?	The insurer of the trailer?	If "no" the Guarantee Fund?	Other system? Describe:

*A	Yes			No	Yes	
*B	Yes			No	Yes	
*CY	Uncertain			Uncertain		
*CZ	Yes					
*D	Yes			Yes		
*DK	Yes				Yes	

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*E	Yes	No		Yes		
*EST	Yes			No	Yes	
*F	Yes		There is a problem of principle at international level: the French legislation, applicable to the accident seems difficult to oppose to the insurers and foreign bureaux	No	Yes	Under the conditions foresee at Art. R 421 et R 421-18 to 20 of the Code of insurances
*FIN	Yes		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.	No	Yes	If the accident has been caused due to the insufficient condition of the trailer the Guarantee Fund presents the reimbursement to the insurer of the trailer.
*GB	Yes			No	Yes	
*GR	Yes	No		No	Yes, if accident caused by tractor	The insurer of the trailer, if the accident has been caused by the trailer

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	<div data-bbox="210 302 378 350">The insurer of the tractor unit alone?</div> <div data-bbox="405 302 632 422">If "no", the Guarantee Fund?</div> <div data-bbox="646 302 961 326">Other system? Describe:?</div>	<div data-bbox="982 302 1150 350">The insurer of the trailer?</div> <div data-bbox="1184 302 1425 435">If "no" the Guarantee Fund?</div> <div data-bbox="1461 302 1703 326">Other system? Describe:</div>

*H		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.		a) If the driver of the tractor is responsible for the damage the claim is settled by the Guarantee Fund. b) If the user of the trailer is responsible for the damage the claim is settled by the insurer of the trailer.
*I	Yes			The insurer of the trailer will settle the claim if the guarantee also covers the trailer when it is attached to the tractor The guarantee fund will settle the claim if the guarantee does not cover the trailer when it is attached to the tractor
*IRL	Yes	N/A	No	Yes
*L	Yes			Yes with an excess of €500 for property damage
*LT	Yes		No	Yes
*LV	Yes		No	Yes

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	<div> <div>The insurer of the tractor unit alone?</div> <div>If "no", the Guarantee Fund?</div> <div>Other system? Describe:?</div> </div>	<div> <div>The insurer of the trailer?</div> <div>If "no" the Guarantee Fund?</div> <div>Other system? Describe:</div> </div>

*M				
*NL	Yes	No	Yes	Provided that the trailer insurance covers the liability of the driver of the tractor as well. Dutch insurance companies do not issue separate policies for trailers because cover should be within the liability insurance of the tractor.
*P	Yes	Yes		
*PL	Yes		Yes	
*S	Yes	No	Yes	
*SK	If the damage originates from the operation of the tractor the	If the damage originates from the operation of the tractor the		

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*SLO				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).
AL	No	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.	No	No	If the damage is caused by the tractor unit the Guarantee Fund will compensate the third party. If the damage is caused by the trailer responsible for the settlement of the claim is the insurer of the trailer.
AND	No answer supplied for Part 2			No answer supplied for Part 2		
BG	Yes					
BIH						
BY	Yes			Yes		

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CH	Yes	No	Yes	
HR	Yes	No	Yes	
IL				
IR				
IS	Yes		Yes	With the possibility to reclaim from the insurer of the trailer.
MA	Yes			Case of uninsurance
MD	N/A	N/A		
MK	Yes		Yes	

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N	No	No	The Norwegian Bureau on behalf of the foreign insurer of the tractor	No	Yes	
RO						
SCG						
TN						
TR	Yes			No		Tractor unit insurance covers accidents caused by trailers. If tractor unit uninsured Guarantee Fund may cover for some definite situations.
UA						