



Road Traffic Act 1988

1988 CHAPTER 52

PART VI

THIRD-PARTY LIABILITIES

Compulsory insurance or security against third-party risks

144 Exceptions from requirement of third-party insurance or security.

(1) Section 143 of this Act does not apply to a vehicle owned by a person who has deposited and keeps deposited with the Accountant General of the [^{F1}Senior Courts] the sum of [^{F2}£500,000], at a time when the vehicle is being driven under the owner's control.

^{F3}[(1A) The Secretary of State may by order made by statutory instrument substitute a greater sum for the sum for the time being specified in subsection (1) above.]

(1B) No order shall be made under subsection (1A) above unless a draft of it has been laid before and approved by resolution of each House of Parliament.]

(2) Section 143 does not apply—

(a) to a vehicle owned—

(i) by the council of a county or county district in England and Wales [^{F4}the Broads Authority], the Common Council of the City of London, the council of a London borough [^{F5}a National Park authority], the Inner London Education Authority, [^{F6}a fire and rescue authority created by an order under section 4A of the Fire and Rescue Services Act 2004,][^{F7}^{F8}the London Fire and Emergency Planning Authority,][^{F7}the London Fire Commissioner,]^{F9}... [^{F10}, a joint authority ^{F11}... established by Part 4 of the Local Government Act 1985, an economic prosperity board established under section 88 of the Local Democracy, Economic Development and Construction Act 2009 or a combined authority established under section 103 of that Act,]

Status: Point in time view as at 31/01/2017. This version of this provision has been superseded.

Changes to legislation: Road Traffic Act 1988, Section 144 is up to date with all changes known to be in force on or before 26 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

- (ii) by a ^{F12}council constituted under section 2 of the Local Government etc. (Scotland) Act 1994 in Scotland ^{F13}or the Scottish Fire and Rescue Service] , or]
- (iii) by a joint board or committee in England or Wales, or joint committee in Scotland, which is so constituted as to include among its members representatives of any such council,

at a time when the vehicle is being driven under the owner’s control,

- (b) to a vehicle owned by ^{F14}a local policing body or] a police authority ^{F15}or the Receiver for the Metropolitan Police district], at a time when it is being driven under the owner’s control, or to a vehicle at a time when it is being driven for police purposes by or under the direction of a constable, ^{F16}by a member of a police and crime commissioner's staff (within the meaning of Part 1 of the Police Reform and Social Responsibility Act 2011), by a member of the staff of the Mayor's Office for Policing and Crime (within the meaning of that Part of that Act), by a member of the civilian staff of a police force (within the meaning of that Part of that Act), by a member of the civilian staff of the metropolitan police force (within the meaning of that Part of that Act), by a person employed by the Common Council of the City of London in its capacity as a police authority,]^{F17}by a police volunteer designated under section 38 of the Police Reform Act 2002,] or by a person employed by a police authority, ^{F15} ..., or

^{F18}(ba)

- (c) to a vehicle at a time when it is being driven on a journey to or from any place undertaken for salvage purposes pursuant to Part IX of the ^{F19}Merchant Shipping Act 1995],

^{F20}(d)

- ^{F21}(da) to a vehicle owned by a health service body, as defined in section 60(7) of the National Health Service and Community Care Act 1990 ^{F22}...^{F23}or by a Local Health Board established under section 11 of the National Health Service (Wales) Act 2006], at a time when the vehicle is being driven under the owner’s control.

- (db) to an ambulance owned by a National Health Service trust established under ^{F24}section 25 of the National Health Service Act 2006, section 18 of the National Health Service (Wales) Act 2006] or the National Health Service (Scotland) Act 1978, at a time when a vehicle is being driven under the owner’s control]

- ^{F25}(dc) to an ambulance owned by an NHS foundation trust, at a time when the vehicle is being driven under the owner’s control,]

- (e) to a vehicle which is made available by the Secretary of State ^{F26}or the Welsh Ministers] to any person, body or local authority in pursuance of ^{F27}section 12 or 80 of the National Health Service Act 2006, or section 10 or 38 of the National Health Service (Wales) Act 2006,] at a time when it is being used in accordance with the terms on which it is so made available,

- (f) to a vehicle which is made available by the Secretary of State to any local authority, education authority or voluntary organisation in Scotland in pursuance of section 15 or 16 of the ^{M1}National Health Service (Scotland) Act 1978 at a time when it is being used in accordance with the terms on which it is so made available.

- ^{F28}(g) to a vehicle owned by ^{F29}the Care Quality Commission], at a time when the vehicle is being driven under the owner’s control]

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Textual Amendments

- F1** S. 144(1): words wherever they occur in any enactment substituted (1.10.2009) by virtue of [Constitutional Reform Act 2005 \(c. 4\)](#), ss. 59, 148, [Sch. 11 para. 1\(2\)](#); S.I. 2009/1604, [art. 2](#)
- F2** Words in s. 144(1) substituted (1.7.1992) by [Road Traffic Act 1991 \(c. 40, SIF 107:1\)](#), [s. 20\(2\)](#); S.I. 1992/1286, [art. 2](#), [Sch.](#)
- F3** S. 144(1A)(1B) inserted (1.7.1992) by [Road Traffic Act 1991 \(c. 40, SIF 107:1\)](#), [s. 20\(3\)](#); S.I. 1992/1286, [art. 2](#), [Sch.](#)
- F4** Words inserted (E.W) by [Norfolk and Suffolk Broads Act 1988 \(c. 4, SIF 81:1\)](#), ss. 21, 23(2), [Sch. 6 para. 9](#) (as amended by [Road Traffic \(Consequential Provisions\) Act 1988 \(c. 54, SIF 107:1\)](#), s. 4, [Sch. 3 para. 36](#))
- F5** Words in s. 144(2)(a)(i) inserted (23.11.1995) by 1995 c. 25, S. 78, [Sch. 10](#), para.29 (with ss. 115, 117, [Sch. 8 para. 7](#)); S.I. 1995/2950, [art. 2](#)
- F6** Words in s. 144(2)(a)(i) inserted (31.1.2017 for specified purposes, 3.4.2017 in so far as not already in force) by [Policing and Crime Act 2017 \(c. 3\)](#), s. 183(1)(5)(e), [Sch. 1 para. 59](#); S.I. 2017/399, reg. 2, [Sch. para. 38](#)
- F7** Words in s. 144(2)(a)(i) substituted (31.1.2017 for specified purposes, 1.4.2018 in so far as not already in force) by [Policing and Crime Act 2017 \(c. 3\)](#), ss. 183(1)(5)(e), [Sch. 2 para. 84](#); S.I. 2018/227, reg. 4(c)
- F8** Words in s. 144(2)(a)(i) inserted (3.7.2000) by 1999 c. 29, s. 328(8), [Sch. 29 Pt. I para. 54](#) (with [Sch. 12 para. 9\(1\)](#)); S.I. 2000/1094, [art. 4\(h\)](#)
- F9** Words in s. 144(2)(a)(i) omitted (26.5.2015) by virtue of [Deregulation Act 2015 \(c. 20\)](#), s. 115(7), [Sch. 13 para. 6\(23\)](#); S.I. 2015/994, [art. 6\(g\)](#)
- F10** Words in s. 144(2)(a)(i) substituted (17.12.2009) by [Local Democracy, Economic Development and Construction Act 2009 \(c. 20\)](#), ss. 119, 148, 149, [Sch. 6 para. 80](#); S.I. 2009/3318, [art. 2\(c\)](#)
- F11** Words in s. 144(2)(a) omitted (16.1.2012) by virtue of [Police Reform and Social Responsibility Act 2011 \(c. 13\)](#), s. 157(1), [Sch. 16 para. 197\(2\)](#); S.I. 2011/3019, [art. 3](#), [Sch. 1](#)
- F12** Words in s. 144(2)(a)(ii) substituted (S.) (1.4.1996) by 1994 c. 39, s. 180(1), [Sch. 13 para. 159\(8\)](#); S.I. 1996/323, [art. 4](#)
- F13** Words in s. 144(2)(a)(ii) inserted (1.4.2013) by [The Police and Fire Reform \(Scotland\) Act 2012 \(Consequential Provisions and Modifications\) Order 2013 \(S.I. 2013/602\)](#), [art. 1\(2\)](#), [Sch. 2 para. 22\(3\)](#)
- F14** Words in s. 144(2)(b) inserted (16.1.2012) by [Police Reform and Social Responsibility Act 2011 \(c. 13\)](#), s. 157(1), [Sch. 16 para. 197\(3\)\(a\)](#); S.I. 2011/3019, [art. 3](#), [Sch. 1](#)
- F15** Words in s. 144(2)(b) repealed (3.7.2000) by 1999 c. 29, ss. 325, 423, [Sch. 27 para. 61](#), [Sch. 34 Pt. VII](#) (with [Sch. 12 para. 9\(1\)](#)); S.I. 2000/1648, [art. 2](#), [Sch.](#)
- F16** Words in s. 144(2)(b) inserted (16.1.2012) by [Police Reform and Social Responsibility Act 2011 \(c. 13\)](#), s. 157(1), [Sch. 16 para. 197\(3\)\(b\)](#); S.I. 2011/3019, [art. 3](#), [Sch. 1](#)
- F17** Words in s. 144(2)(b) inserted (31.1.2017 for specified purposes, 15.12.2017 in so far as not already in force) by [Policing and Crime Act 2017 \(c. 3\)](#), s. 183(1)(5)(e), [Sch. 12 para. 8](#); S.I. 2017/1139, reg. 2(k) (as amended by S.I. 2017/1162, reg. 2)
- F18** S. 144(2)(ba) repealed (1.4.2006) by [Serious Organised Crime and Police Act 2005 \(c. 15\)](#), ss. 59, 174(2), 178, [Sch. 4 para. 54](#), [Sch. 17 Pt. 2](#); S.I. 2006/378, [art. 4\(1\)](#), [Sch. paras. 10, 13](#) (subject to [art. 4\(2\)-\(7\)](#))
- F19** Words in s. 144(2)(c) substituted (1.1.1996) by 1995 c. 21, [ss. 314\(2\), 316\(2\)](#) [Sch. 13 para. 85](#) (with s. 312(1))
- F20** S. 144(2)(d) repealed (28.3.2009 for certain purposes otherwise prosp.) by [Armed Forces Act 2006 \(c. 52\)](#), ss. 378(2), 383, [Sch. 17](#); S.I. 2009/812, [art. 3](#) (with transitional provisions in {S.I. 2009/1059})
- F21** S. 144(2)(da)(db) inserted (1.4.1991) by [National Health Service and Community Care Act 1990 \(c. 19, SIF 113:2\)](#), s. 60, [Sch. 8 Pt. I para. 4](#)
- F22** Words in s. 144(2)(da) omitted (1.4.2013) by virtue of [Health and Social Care Act 2012 \(c. 7\)](#), s. 306(4), [Sch. 5 para. 46](#); S.I. 2013/160, [art. 2\(2\)](#) (with arts. 7-9)

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- F23** Words in s. 144(2)(da) substituted (1.4.2009) by Health and Social Care Act 2008 (c. 14), ss. 95, 170, **Sch. 5 para. 61(a)**; S.I. 2009/462, art. 2, **Sch. 1 para. 35(x)**
- F24** Words in s. 144(2)(db) substituted (1.3.2007) by National Health Service (Consequential Provisions) Act 2006 (c. 43), ss. 2, 5, 8(2), **Sch. 1 para. 122(b)** (with Sch. 3 Pt. 1)
- F25** S. 144(2)(dc) inserted (E.W.) (1.4.2004) by Health and Social Care (Community Health and Standards) Act 2003 (c. 43), ss. 34, 199, **Sch. 4 para. 74**; S.I. 2004/759, **art. 2**
- F26** Words in s. 144(2)(e) inserted (1.3.2007) by National Health Service (Consequential Provisions) Act 2006 (c. 43), ss. 2, 5, 8(2), **Sch. 1 para. 122(c)(i)** (with Sch. 3 Pt. 1)
- F27** Words in s. 144(2)(e) substituted (1.3.2007) by National Health Service (Consequential Provisions) Act 2006 (c. 43), ss. 2, 5, 8(2), **Sch. 1 para. 122(c)(ii)** (with Sch. 3 Pt. 1)
- F28** S. 144(2)(g) added (11.11.2004) by The Health and Social Care (Community Health and Standards) Act 2003 (Commission for Healthcare Audit and Inspection and Commission for Social Care Inspection) (Consequential Provisions) Order 2004 (S.I. 2004/2987), **art. 2(1)(f)(ii)**
- F29** Words in s. 144(2)(g) substituted (1.4.2009) by Health and Social Care Act 2008 (c. 14), ss. 95, 170, **Sch. 5 para. 61(b)**; S.I. 2009/462, art. 2, **Sch. 1 para. 35(x)**

Modifications etc. (not altering text)

- C1** S. 144 excluded (23.6.1999) by S.I. 1999/1736, **art. 8(1)(b)(2)(b)**
- C2** S. 144(2)(a) extended by Local Government Act 1985 (c. 51, SIF 81:1) s. 57(7), Sch. 13 para. 20 (as amended by Road Traffic (Consequential Provisions) Act 1988 (c. 54, SIF 107:1), s. 4, **Sch. 3 para. 30**)
- S. 144(2)(a) amended (1.4.1995) by S.I. 1995/401, art. 18, **Sch. para. 6**

Marginal Citations

- M1** 1978 c. 29.

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