
STATUTORY INSTRUMENTS

2003 No. 37

The Motor Vehicles (Compulsory Insurance) (Information Centre and Compensation Body) Regulations 2003

Interpretation

2.—(1) In these Regulations—

F1
...

F2
...

“EEA State” means a State which is a Contracting Party to the Agreement on the European Economic Area signed at Oporto on 2nd May 1992^{M1} and the Protocol adjusting the Agreement signed at Brussels on 17th March 1993;

“European insurance policy” means an insurance policy issued in an EEA State fulfilling the requirements of Article 3 of the first motor insurance directive where the territory in which the vehicle the use of which is insured is normally based is an EEA State^{F3} ...;

“first motor insurance directive” means Council Directive [72/166/EEC](#) of 24 April 1972 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles, and to the enforcement of the obligation to insure against such liability^{M2};

“fourth motor insurance directive” means the Directive of the European Parliament and the Council of 16 May 2000 on the approximation of the laws of the Member States relating to insurance against civil liability in respect of the use of motor vehicles and amending Council Directives [73/239/EEC](#) and [88/357/EEC](#) (No. [2000/26/EC](#))^{M3};

F4
...

“foreign information centre” means a person or body established or approved as an information centre in an EEA State^{F3} ... by virtue of Article 5(1) of the fourth motor insurance directive;

F5
...

“information centre” means the body named in regulation 3(1);

“injured party” means a person resident in an EEA State claiming to be entitled to compensation in respect of any loss or injury resulting from an accident caused by or arising out of the use of a vehicle;

“registered keeper” in relation to a vehicle means the person who is registered as the keeper under the Vehicle Excise and Registration Act 1994^{M4} or, in the case of vehicles in the public service of the Crown which are not registered under that Act, the person who has charge of the vehicle;

F6
...

“MIIC” means the Motor Insurers' Information Centre (a company limited by guarantee and incorporated under the Companies Act 1985 on 8th December 1998);

“open cover contract” means a UK insurance policy where the vehicles covered are not specifically identified in the contract or the covering note;

F7
...

“specified information” means the information referred to in regulation 4;

“standard contract” means a UK insurance policy where every vehicle covered is specifically identified in the contract or the covering note;

“subscribing State” means a State other than an EEA State whose national insurer’s bureau as defined in Article 1(3) of the first motor insurance directive has joined the Green Card System;

“UK insurance policy” means a policy of insurance (including a covering note) covering the use of a vehicle on a road or other public place in the United Kingdom which—

- (a) fulfils the requirements of section 145 of the Road Traffic Act 1988 ^{M5}, or article 92 of the Road Traffic (Northern Ireland) Order 1981 ^{M6}, and
- (b) in the case of a policy of insurance complying with article 92 of the 1981 Order, is issued by an insurer within the meaning of article 12 of that Order;

“vehicle” means any motor vehicle intended for travel on land and propelled by mechanical power, but not running on rails, and any trailer, whether or not coupled.

(2) In these Regulations a reference (however phrased) to a place where a vehicle is normally based is a reference to—

- (a) the territory of the state of which the vehicle bears a registration plate, or
- (b) in cases where no registration is required for the type of vehicle but the vehicle bears an insurance plate or a distinguishing sign analogous to a registration plate, the territory of the state in which the insurance plate or the sign is issued, or
- (c) in cases where neither registration plate nor insurance plate nor distinguishing sign is required for the type of vehicle, the territory of the state in which the keeper of the vehicle is permanently resident.

Textual Amendments

- F1** Words in [reg. 2\(1\)](#) omitted (31.12.2020) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Amendment etc.\) \(EU Exit\) Regulations 2019](#) (S.I. 2019/551), [regs. 1\(1\), 4\(2\)\(a\)\(i\)](#) (with [reg. 1\(4\)\(5\)](#)) (as amended by [S.I. 2020/945](#), [regs. 1\(2\), 2](#)); 2020 c. 1, Sch. 5 para. 1(1)
- F2** Words in [reg. 2\(1\)](#) omitted (31.12.2020) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Amendment etc.\) \(EU Exit\) Regulations 2019](#) (S.I. 2019/551), [regs. 1\(1\), 4\(2\)\(a\)\(ii\)](#) (with [reg. 1\(4\)\(5\)](#)) (as amended by [S.I. 2020/945](#), [regs. 1\(2\), 2](#)); 2020 c. 1, Sch. 5 para. 1(1)
- F3** Words in [reg. 2\(1\)](#) omitted (31.12.2020) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Amendment etc.\) \(EU Exit\) Regulations 2019](#) (S.I. 2019/551), [regs. 1\(1\), 4\(2\)\(b\)](#) (with [reg. 1\(4\)\(5\)](#)) (as amended by [S.I. 2020/945](#), [regs. 1\(2\), 2](#)); 2020 c. 1, Sch. 5 para. 1(1)
- F4** Words in [reg. 2\(1\)](#) omitted (31.12.2020) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Amendment etc.\) \(EU Exit\) Regulations 2019](#) (S.I. 2019/551), [regs. 1\(1\), 4\(2\)\(a\)\(iii\)](#) (with [reg. 1\(4\)\(5\)](#)) (as amended by [S.I. 2020/945](#), [regs. 1\(2\), 2](#)); 2020 c. 1, Sch. 5 para. 1(1)
- F5** Words in [reg. 2\(1\)](#) omitted (1.12.2007) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Information Centre and Compensation Body\) \(Amendment\) Regulations 2007](#) (S.I. 2007/2982), [regs. 1, 2\(2\)](#)
- F6** Words in [reg. 2\(1\)](#) omitted (31.12.2020) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Amendment etc.\) \(EU Exit\) Regulations 2019](#) (S.I. 2019/551), [regs. 1\(1\), 4\(2\)\(a\)\(iv\)](#) (with [reg. 1\(4\)\(5\)](#)) (as amended by [S.I. 2020/945](#), [regs. 1\(2\), 2](#)); 2020 c. 1, Sch. 5 para. 1(1)
- F7** Words in [reg. 2\(1\)](#) omitted (31.12.2020) by virtue of [The Motor Vehicles \(Compulsory Insurance\) \(Amendment etc.\) \(EU Exit\) Regulations 2019](#) (S.I. 2019/551), [regs. 1\(1\), 4\(2\)\(a\)\(v\)](#) (with [reg. 1\(4\)\(5\)](#)) (as amended by [S.I. 2020/945](#), [regs. 1\(2\), 2](#)); 2020 c. 1, Sch. 5 para. 1(1)

Marginal Citations

- M1** Directive 2000/26/EC was added to Annex IX of the European Economic Area Agreement by decision No. 4/2001 of the European Economic Area Joint Committee which came into force on 1st September 2001 (OJ No. L66, 8.3.2001, p. 46).
- M2** OJ No. L103, 2.5.1972, p. 1.
- M3** OJ No. L181, 20.7.2000, p. 65.
- M4** 1994 c. 22.
- M5** 1988 c. 52; section 145 was amended by S.I. 1992/3036, 2000/726 and 2001/3649.
- M6** S.I. 1981/154 (NI I), Article 92 was amended by SR 1989/84, 1993/57 and 2000/331.

Changes to legislation:

There are currently no known outstanding effects for the The Motor Vehicles (Compulsory Insurance) (Information Centre and Compensation Body) Regulations 2003, Section 2.