

The Impact on the EU Motor Insurance Directive in Croatia

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What is Croatia named after?



- Czech: kravata
- French: cravate
- German: Krawatte
- Greek: γραβάτα (graváta)
- Irish (Gaelic): carbhat
- Italian: cravatta
- Maltese: kravatta
- Polish: krawat
- Portuguese: gravata
- Romanian: cravată
- Slovak: kravata
- Slovene: kravata
- Spanish: corbata
- Croatian: kravata

Legal Background

- Compulsory Insurance Act (Official Gazette 151/05., 36/09., 75/09., 76/13., 152/14., 155/23.)
- Ammended on 22.12.2023. entered into force on 30.12.2023.
- Implementation on
 - EU Directive 2009/103/EZ from 16. 9. 2009.
 - EU Directive 2021/2118 from 24. 11. 2021.

Definition of the Vehicle

- “Means of transport” means a vehicle, aircraft, boat or yacht.
- “Vehicle” means any motor vehicle intended for road traffic, propelled by its own engine, not operating on rails, as well as any trailer, whether attached or not, which is subject to mandatory registration and is required, pursuant to the registration regulations, to hold a registration certificate.

Definition of a use of a vehicle

“use of a vehicle” means any use of a vehicle that is consistent with the vehicle’s function as a means of transport at the time of the accident, irrespective of the vehicle’s characteristics and irrespective of the terrain on which the motor vehicle is used and of whether it is stationary or in motion

No obligation to enter into an insurance contract

- Wheelchairs (including motorised wheelchairs)
- Light electric scooters, Segway and other similar means of transport

Minimum amount of insurance cover

- for personal injuries: EUR 6 450 000 per accident, irrespective of the number of injured parties, or EUR 1 300 000 per injured party;
- for damage to property, EUR 1 300 000 per accident, irrespective of the number of injured parties.

Thank you for your attention

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