

The Impact on the EU Motor Insurance Directive in Hungary

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Legal Background

- Act LXII of 2009 on Insurance Against Civil Liability in Respect of the Use of Motor Vehicles
- This Act entered into force on 1 January 2010.
- It implemented the Directives.
- Direct right of action against the insurer since 1971.

Implementation of Directive (EU) 2021/2118

- Definition of vehicle according to the Directive
– different definition in the Hungarian Highway Code
- Practical problem – there is no obligation to register micromobility vehicles.
- Use of vehicle
- Motorsport events
- Claims-history statement

Implementation of Directive (EU) 2021/2118

- Coverage
 - for personal injuries: EUR 6 450 000 per accident, irrespective of the number of injured parties
 - for damage to property: EUR 1 300 000 per accident, irrespective of the number of injured parties
- Insolvency protection – previously existed
- Protection of injured parties in accidents involving a trailer towed by a vehicle

Thank you for your attention

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