

1986-14 Insurance (Motor Vehicles) (Third Party Risk)

Subsidiary Legislation made under s.21.

Motor Vehicles Insurance (Third Party Risks) Rules, 1986

LN.1986/071

Commencement **17.7.1986**

ARRANGEMENT OF RULES

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Title.

1. These Rules may be cited as the Motor Vehicles Insurance (Third Party Risks) Rules, 1986.

Interpretation.

2. In these Rules “the Act” means the Insurance (Motor Vehicles) (Third Party Risks) Act, 1986.

Form of certificate.

3.(1) The certificate of insurance to be issued by the insurer in pursuance of section 5 of the Act to the person by whom a policy of insurance thereunder is effected shall contain the particulars and be in the form as set out at Form A in the Schedule.

(2) Every policy in the form of a cover note issued by an insurer shall have printed thereon or on the back thereof a certificate of insurance in the form set out at Form B in the Schedule.

Nature of certificate of insurance.

4.(1) Every certificate of insurance issued in pursuance of the Act and of these Rules shall be printed and completed in black on white paper or similar material. This provision shall not prevent the reproduction of a seal or monogram or similar device referred to in subrule (2) (a) of this rule, or the presence of a background pattern (of whatever form and whether coloured or not) on the face of the form which does not materially affect the legibility of the certificate.

(2) No certificate of insurance so issued shall—

(a) contain any advertising matter, either on the face or on the back thereof:

Provided that the name and address of the company by whom the certificate is issued, or a reproduction of the seal of the company or any monogram or similar device of the company, or the name and address of an insurance broker, shall not be deemed to be advertising matter for the purposes of this rule if it is printed or stamped at the foot or on the back of such certificate, or if it forms, or forms part of, any such background pattern as is referred to in subrule (1) of this rule.

(b) include particulars relating to any exceptions purporting to restrict the insurance under the relevant policy which are by section 18(1) of the Act, rendered of no effect as respects the third party liabilities required by section 3 of the Act to be covered by a policy.

Issue of a certificate of insurance.

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5. Every certificate of insurance shall be issued not later than four days after the date on which the policy to which it relates is issued or renewed.

Evidence of insurance on application for motor vehicle licence.

6.(1) The certificate of insurance to be deposited with the Licensing Authority under section 16(a) of the Act shall be in the form set out at Form A or B in the Schedule.

(2) In the case where a motor vehicle is one of more than five motor vehicles owned by the same person in respect of which a policy or policies of insurance have been obtained by him from the same approved motor vehicle insurer the person applying for a motor vehicle licence under the Traffic Act shall, in lieu of the certificate prescribed by subrule (1) of this rule, deposit a statement duly authenticated by the approved motor vehicle insurer to the effect that on the date when the licence becomes operative an insurance policy which complies with the Act will be in force in relation to the user of the motor vehicle.

(3) The evidence to be deposited with the Licensing Authority under section 16(b) of the Act shall be in the form set out at Form C in this Schedule signed by some person authorised in that behalf.

Penalty.

7. A person who commits a breach of any of these Rules is guilty of an offence and is liable to a fine of £250.

Temporary use of existing forms.

8. Nothing in these Rules shall affect the validity of any certificate which has been issued before these Rules came into force in a form prescribed by the Motor Vehicles Insurance (Third Party Risks) Rules, and any certificate in such a form may continue to be used until the expiration of 2 years from the coming into force of these Rules.

Revocation.

9. The Motor Vehicles Insurance (Third Party Risks) Rules are revoked.

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THE SCHEDULE

Forms of Certificates

Form A

Certificate of Motor Insurance

Certificate No. Policy No. (Optional)

1. Registration mark or description of vehicle.
2. Name of policy holder.
3. Effective date of the commencement of insurance for the purposes of the relevant law.
4. Date of expiry of insurance.
5. Persons or classes of persons entitled to drive.
6. Limitations as to use.

I/We hereby certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Gibraltar.

.....
Approved Motor Vehicle Insurer

Note: For full details of the insurance cover reference should be made to the policy.

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Form B.

Certificate of Motor Insurance

I/We hereby certify that this cover note satisfies the requirements of the relevant law applicable in Gibraltar.

.....
Approved Motor Vehicle Insurer

Form C

Certificate of Ownership

We hereby certify that the vehicle of which the registration mark is

.....

..... is owned by.

Signed.

on behalf of.