

## **CHAPTER 83**

### **MOTOR VEHICLES (THIRD-PARTY INSURANCE)**

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## **CHAPTER 83**

### **MOTOR VEHICLES (THIRD-PARTY INSURANCE)**

AN ACT TO MAKE PROVISION FOR COMPULSORY INSURANCE AGAINST THIRD-PARTY RISKS  
ARISING OUT OF THE USE OF MOTOR VEHICLES ON ROADS AND FOR MATTERS  
CONNECTED THEREWITH AND INCIDENTAL THERETO

16 of 1972  
LN 46A of 1978  
LN 88 of 1978  
20 of 1979  
2 of 1983  
6 of 1985  
8 of 1991

[1st April 1974]

1. This Act may be cited as the Motor Vehicles (Third-Party Insurance) Act.

Short title

2.-(1) In this Act, except where the context otherwise requires-

Interpretation

"certificate of insurance" means a certificate delivered in pursuance of section 6(4);

"driver" includes the rider of a motor cycle and a person for the time being in charge  
of a motor vehicle, and "driving" has a corresponding meaning;

"insured motor vehicle" means a motor vehicle in relation to which there is in force  
at all material times a third-party policy;

"insurer" has the meaning assigned to that expression under section 2 of the  
Insurance Act;

6 of 1985, s. 76  
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"motor vehicle" includes a trailer;

"owner" means, in relation to a motor vehicle-

(a) whose identification plates are used under the authority of a dealer's  
general licence under section 16 of the Traffic Act, the holder of such  
licence; and

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(b) in all other cases, the person who is entitled to the immediate  
possession of the vehicle, whether solely or jointly or in common with some  
other person;

"third-party policy" means a policy of insurance which complies with the  
requirements of this Act.

(2) If any word or expression used in this Act is defined in the Traffic Act, such word  
or expression shall, unless the context otherwise requires, bear in this Act the meaning  
assigned to it in the Traffic Act.

3. Nothing in this Act contained shall apply to or in relation to-

Limitation of application  
of Act

8 of 1991, s. 2

(a) any motor vehicle that is not licensed under Part II of the Traffic Act, while it is proceeding along or across a road in accordance with regulation 15(1)(d) of the Traffic Regulations;

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(b) any motor vehicle owned by the United Nations, or any specialised agency of that organisation;

(c) an invalid carriage; or

(d) any motor vehicle or type, class or description of motor vehicles exempted from the provisions of this Act under section 23.

4.-(1) On or after 1st March 1986 no person other than an insurer registered and in possession of a certificate of registration issued pursuant to the Insurance Act, shall issue a third-party insurance policy as an insurer in respect of any motor vehicle in Solomon Islands.

Insurers  
6 of 1985, s. 76  
Cap. 82

(2) Notwithstanding the provisions of subsection (1), every insurance policy issued by a licensed insurer, and subsisting immediately prior to 1st March 1986 shall continue in force or have effect according to the terms and conditions contained therein.

5.-(1) In order to comply with the requirements of this Act, a policy of insurance-

Third-party policy  
LN 46A of 1978  
2 of 1983, s. 3  
6 of 1985, s. 76

(a) shall be issued by an insurer, and

(b) subject to the next succeeding subsection, where it is issued in relation to a particular motor vehicle, shall insure the owner of the motor vehicle mentioned in the policy and any other person who at any time drives the motor vehicle, whether with or without the authority of the owner, jointly and each of them severally against all liability incurred by that owner and that person jointly or by either of them severally in respect of the death of or bodily injury to a person caused by or arising out of the use of the motor vehicle in Solomon Islands.

(2) The amount of liability insured under a third-party policy issued on or after 2nd April 1984 may be limited to sixty thousand dollars in the case of any one accident or series of accidents arising out of one event.

(3) A third-party policy shall not extend to insure the owner or driver of the motor vehicle against-

(a) a liability to pay compensation under a law in relation to workmen's compensation in force in Solomon Islands, to a workman employed by him; or

(b) a liability which may be incurred by him under an agreement, unless the liability is one which would have arisen in the absence of the agreement.

(4) A third-party policy in relation to a motor vehicle shall commence on the date on which it is expressed to commence and unless it is sooner cancelled in pursuance of this Act, shall continue in force-

(a) where another third-party policy issued by the same or another insurer in relation to that motor vehicle commences during the period of fifteen days next following the date on which the first-mentioned policy is expressed to terminate-until the commencement; or

(b) in any other case-until fifteen days after the date on which it is expressed to terminate.

(5) Notwithstanding any law to the contrary in force in Solomon Islands, an insurer issuing a third-party policy shall, in respect of liability in respect of the death of or bodily injury to a person which the policy purports to cover in the case of the owner of the insured motor vehicle or any other person, be liable to indemnify that owner or person.

**6.-(1)** Subject to the next succeeding subsection, for the purposes of a third-party policy and of a claim for the death of or bodily injury to a person caused by, or arising out of the use of a motor vehicle insured thereunder, a person, other than the owner, who is driving the motor vehicle, whether or not with the owner's authority, shall be deemed to be the authorised agent of the owner, and to be acting in relation thereto within the scope of his authority as such agent.

Special provision  
incidental to policies

(2) If at the time when a claim referred to in the last preceding subsection arose, the motor vehicle concerned was in charge of or being driven by a person for whose acts of omissions at that time the owner apart from the provisions of the last preceding subsection would not have been liable, the liability of the owner under that subsection shall be limited to the amount for which he shall be entitled to be indemnified against that claim under the third-party policy.

(3) For the purposes of this Act, if the owner of a motor vehicle or his estate becomes liable, by way of damages in respect of the vehicle for the death of or bodily injury to a person who is a workman within the meaning of a law of Solomon Islands relating to workmen's compensation, compensation under that law in respect of which a person is entitled to be indemnified by the owner or his estate are damages.

LN 88 of 1978

(4) A third-party policy shall be of no effect for the purposes of this Act unless and until there is delivered by the insurer to the person insured by the policy a certificate in the prescribed form, containing such particulars of the conditions subject to which the policy is issued and such other matters as are prescribed.

7. Nothing in this Act contained shall compel or be deemed to compel an insurer to issue a third-party policy to any person.

Insurer not compelled to insure

8.-(1) Subject to the provisions of this Act, it shall not be lawful for a person to use, or cause or permit any other person to use, a motor vehicle on a road unless there is in force in relation to the user of the vehicle by that person, or that other person, as the case may be, such a policy of insurance or such a security as complies with the requirements of this Act.

Motor vehicles to be insured or secured against third-party risks

(2) Any person who acts in contravention of this section shall be guilty of an offence and liable-

(a) on conviction by the High Court, to a fine of eight hundred dollars or to imprisonment for two years or to both such fine and such imprisonment;

(b) on conviction by a Magistrate's Court, to a fine of one hundred and fifty dollars or to imprisonment for four months or to both such fine and such imprisonment.

(3) A person charged with using a motor vehicle in contravention of this section shall not be convicted if he proves that the vehicle did not belong to him and was not in his possession under a contract of hiring or of loan, that he was using the vehicle in the course of his employment and that he neither knew nor had reason to believe that there was not in force in relation to the vehicle such a policy of insurance as is mentioned in subsection (1).

9. A third-party policy shall insure in favour of the owner for the time being and the driver of the vehicle notwithstanding a change in the ownership of the vehicle, but shall cease to have effect when another third-party policy in relation to that vehicle comes into force, except in relation to any liability, whether under the first policy or under this Act, accrued or incurred before the second policy came into force.

Change of ownership of vehicle

10.-(1) Where the death of or bodily injury to a person has been caused by, or has arisen out of the use of a motor vehicle insured under this Act but the owner of the

Liability of insurers  
6 of 1985, s. 76

motor vehicle is dead or cannot be served with process, a person who could have obtained a judgment in respect of the death or bodily injury so caused against the owner if he had been served with process may recover by action against the insurer the amount of the judgment which he could have so recovered against the owner.

(2) A person may not recover against an insurer in pursuance of the last preceding subsection, unless he proves that he gave to the insurer notice of the claim and a short statement of the grounds thereof within one month after he became aware that the owner of the motor vehicle concerned could not be served with process, or within such further time as the court before which the action is instituted may, upon sufficient cause being shown, allow.

(3) It shall be no defence by an insurer to an action against him under this section that he is not liable under a third-party policy by reason of the fact that-

(a) the policy was obtained by a mis-statement or non-disclosure whether fraudulent, material or otherwise;

(b) the owner of the motor vehicle has committed a breach of a term, condition or warranty of the policy or a provision of this Act; or

(c) the owner of the motor vehicle has failed to comply with a condition of the policy as to what the insured person should do or should not do after the event giving rise to liability.

(4) Subject to the next succeeding subsection, an insurer may, in addition to any other right or remedy he may have, recover from the owner of a motor vehicle liable in respect of the death of or bodily injury to a person, and if two or more persons were so liable, from those persons jointly and severally-

(a) such part of a judgment so obtained against the insurer; or

(b) such sums as the insurer has paid in payment, settlement or compromise of the claim, or judgment against the owner of the motor vehicle or, as the case may be, the insurer; and

(c) such costs and expenses,

as would not have been recovered from or incurred or paid by the insurer but for subsection (3), and that amount may be recovered either in a separate action or by third-party procedure in the action against the insurer by the person who obtained the judgment.

(5) If the owner of the motor vehicle referred to in the last preceding subsection has made a written request to the insurer that he should settle or compromise up to a specified sum or should pay or should contest the claim, and if the insurer acts unreasonably in failing to comply with the request, then the insurer shall not recover under that subsection more than the amount of the liability which the insurer would have paid or incurred if he had not so acted unreasonably.

(6) An insurer shall not be entitled to recover moneys under subsection (4) unless the court in which the proceedings for the recovery of the moneys are taken is satisfied-

(a) where the policy was obtained by a mis-statement or non-disclosure-that the mis-statement or non-disclosure was in relation to a fact or thing of such a nature as to influence a prudent insurer in determining whether or not to accept a proposal for insurance; or

(b) where the owner of the motor vehicle has committed a breach of a term, condition or warranty of the policy or a provision of this Act or has failed to comply with a provision of the policy as to what the insured person should do or should not do after the event giving rise to liability-that the breach or failure was such that it contributed in a material degree to the circumstances in which the insurer agreed to pay or otherwise become liable to pay the moneys sought to be recovered.

(7) An insurer may, in addition to any other right or remedy he may have, recover from the driver-

(a) such part of a judgment obtained under subsection (1) against him; or

(b) such sums as he has paid in payment, settlement or compromise of the claim or judgment against the owner and the driver jointly or either of them severally or, as the case may be, the insurer; and

(c) such costs and expenses,

as he has paid under or in consequence of a third-party policy where the driver has committed a breach of or has failed to comply with a provision of this Act.

(8) An insurer shall not be entitled to recover, under this section, from the driver, as well as from the owner, in respect of the same act or omission or in respect of the same breach of or failure to comply with a provision of this Act.

**11.-(1)** Notwithstanding anything to the contrary in this Act contained-

Rights of insurer against  
unauthorised or  
intoxicated driver

(a) where the death of, or bodily injury to, a person is caused by, or arises out of, the use of a motor vehicle; and

(b) at the time of the occurrence of the accident that caused or gave rise to that death or bodily injury, the motor vehicle was being driven by a person (in this subsection referred to as "the driver") without the authority or acquiescence of the owner of the motor vehicle or without reasonable grounds for believing that he had that authority or acquiescence,

the driver shall not be entitled to recover from the insurer any sum on account of any moneys (including costs) paid or payable by the driver in respect of that death or bodily injury, and any sum paid by the insurer in discharge of the liability of the driver for or on account of that death or bodily injury shall be recoverable by the insurer from the driver by action in a court of competent jurisdiction.

(2) Where-

(a) the death of, or bodily injury to, a person is caused by, or arises out of the use of an insured motor vehicle; and

(b) the driver of that motor vehicle (not being the owner thereof) is convicted of having, at the time of the occurrence of the accident out of which the death or bodily injury arose, been under the influence of intoxicating liquor while driving that motor vehicle,

any sum (including costs) paid by the insurer in discharge of the liability of the owner or driver of the motor vehicle in respect of that death or bodily injury shall be recoverable by the insurer from the driver by action in a court of competent jurisdiction.

**12.-(1) An insurer who issues a third-party policy-**

Insurer may take over  
proceedings  
6 of 1985, s. 76

(a) may undertake the settlement of a claim against a person in respect of a liability against which he is insured under the policy;

(b) may take over during such period as he thinks proper the conduct on behalf of that person of proceedings taken or had to enforce that claim or for the settlement of a question arising with reference thereto;

(c) may defend or conduct those proceedings in the name and on behalf of that person; and

(d) shall indemnify that person against all costs and expenses of or incidental to any such proceedings while the insurer retains the defence or conduct thereof.



(2) The person referred to in the last preceding subsection shall sign all such warrants and authorities as the insurer requires for the purpose of enabling the insurer to have the defence or conduct of any proceedings referred to in that subsection and, in default of his so doing, the court in which such proceedings are taken or had may order that they be signed by the insurer on behalf of that person.

(3) Nothing said or done by or on behalf of the insurer in connection with the settlement of any such claim or the defence or conduct of any such proceedings shall be regarded as an admission of liability in respect of or shall in any way prejudice any other claim, action or proceeding arising out of the same occurrence.

**13.-(1)** Where medical or surgical treatment or examination has been required as a result of bodily injury (including fatal injury) to a person caused by, or arising out of the use on a road of any motor vehicle insured under this Act, in circumstances in which judgment could have been obtained against the owner of the vehicle in respect of such bodily injury or death resulting therefrom, the reasonable costs of such treatment or examination, less any part thereof paid by or on behalf of the person injured, shall be a debt incurred jointly and severally by the driver, owner and insurer of the vehicle concerned, and due to the medical practitioner who, or the hospital, clinic or dispensary which, provided the treatment or conducted the examination and may be sued for and recovered by the medical practitioner or the owner or any member of the staff of the hospital, clinic or dispensary.

Recovery of costs of medical treatment of traffic casualties

(2) In this section "reasonable costs" in relation to medical or surgical treatment or examination shall be deemed to include-

(a) in relation to a person who receives treatment at a hospital as an in-patient, an amount for each day he is maintained in the hospital representing the average daily cost, for each in-patient, of the maintenance of the hospital and the staff thereof and the maintenance and treatment of the in-patients therein;

(b) in relation to a person who receives treatment at a hospital as an out-patient, reasonable expenses actually incurred; and

(c) the cost of transporting the person injured to the hospital or other place for treatment or examination.

(3) A police officer shall, if so requested by a person who alleges that he is entitled to recover any costs under this section, furnish to that person any information at the disposal of the officer as to the registration number of the motor vehicle which that person alleges to be a vehicle out of the use of which the bodily injury arose, and as to the identity and address of the person who was using the vehicle and the insurer thereof at the time of the event out of which it arose.

(4) The provisions of this section shall be in addition to and not in derogation of any right or remedy relating to recovery of the costs of medical or surgical treatment or examination.

**14.-(1)** Any person who directly or indirectly for personal gain-

Soliciting instructions  
etc., prohibited

(a) solicits instructions or authority to act on behalf of any other person in respect of the making or commencing of a claim or action for damages for the death of or bodily injury to a person caused by, or arising out of the use of, a motor vehicle or in respect of the negotiation, compromise or settlement of such claim or action; or

(b) on behalf of any other person makes or commences or causes to be made or commenced a claim or action for such damages as are referred to in the last preceding paragraph or negotiates, settles or compromises any such claim when made or commenced,

shall be guilty of an offence and liable to a fine of two hundred dollars.

(2) Paragraph (b) of the last preceding subsection shall not apply to a barrister, solicitor, or other legal practitioner properly acting in the course of his profession.

(3) An agreement to pay to a person who contravenes any of the provisions of subsection (1) money for work done or services rendered in respect of a matter referred to in that subsection shall be void, and moneys so paid shall be recoverable by action brought in a court of competent jurisdiction by a person who has paid them.

**15.** A proceeding or conviction for an offence against, contravention of or neglect or failure to comply with, any of the provisions of this Act shall not affect a remedy which a person aggrieved or injured by the act or omission to which the proceeding or conviction relates is entitled to against the person who committed the act or was responsible for the omission.

Conviction not to affect  
civil remedy

**16.-(1)** Subject to the next succeeding subsection, where a certificate of insurance has been delivered under section 6(4) to the person insured by a policy, so much of the policy as purports to restrict the insurance of the person insured thereby by reference to any of the following matters:-

Avoidance of restriction  
on scope of policies

(a) the age or physical or mental condition of persons driving the vehicle;

(b) the condition of the vehicle;

- (c) the number of persons that the vehicle carries;
- (d) the weight or physical characteristics of the goods that the vehicle carries;
- (e) the times at which or the areas within which the vehicle is used;
- (f) the horse-power or value of the vehicle;
- (g) the carrying on the vehicle of any particular apparatus; or
- (h) the carrying on the vehicle of any particular means of identification other than a means of identification required to be carried by or under the Traffic Act,

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shall, in respect of such liabilities as are required to be covered by a policy under section 5(1)(b) be of no effect.

(2) Nothing in this section shall require an insurer to pay a sum in respect of the liability of a person otherwise than in or towards the discharge of that liability, and a sum paid by an insurer in or towards the discharge of a liability of a person which is covered by the policy by virtue only of this section shall be recoverable by the insurer from that person.

**17.-(1)** A person against whom a claim is made in respect of any such liability as is required to be covered by a policy or security under this Act shall, on demand by or on behalf of the person making the claim, furnish such details of any security covering such liability as may be prescribed, or state whether or not he was insured in respect of that liability by a third-party policy, or would have been so insured if the insurer had not avoided or cancelled the policy and, if he was or would have been so insured, give such particulars with respect to the policy as were specified in the certificate of insurance delivered in respect thereof.

Duty of persons against whom claims are made to give information as to security or insurance

(2) Any person who, without reasonable excuse, fails to comply with the provisions of the last preceding subsection, or wilfully makes a false statement in reply to a demand under that subsection, shall be guilty of an offence and liable to a fine of one hundred dollars.

**18.-(1)** Where a certificate of insurance has been delivered under section 6(4) to the person insured by a policy and the policy is cancelled by mutual consent or by virtue of a provision in the policy, the person to whom the certificate was delivered shall, within fourteen days from the taking effect of the cancellation, surrender the certificate to the

Duty to surrender certificate on cancellation of policy

insurer or, if it has been lost or destroyed, make a statutory declaration to that effect.

(2) Any person who without reasonable cause or excuse fails to comply with the provisions of the last preceding subsection shall be guilty of an offence and liable to a fine of one hundred dollars.

(3) In this section "certificate of insurance" includes a duplicate and copy of a certificate of insurance.

**19.**-(1) Any person driving a motor vehicle on a road shall, on being so required by a police officer, give his name and address and the name and address of the owner of the motor vehicle and produce the certificate of insurance, and any person contravening the provisions of this subsection shall be guilty of an offence provided that if such person within three days of the date on which the production of the certificate was so required produces the certificate at such police station as may have been specified by him at the time its production was required, he shall not be convicted of an offence under this subsection by reason only of failure to produce the certificate to the police officer.

Certificates to be produced

(2) In any case where owing to the presence of a motor vehicle on a road an accident occurs involving bodily injury to any person, the driver of the motor vehicle shall produce the certificate of insurance to a police officer or to any person having reasonable grounds for requiring its production and if any such driver for any reason fails so to produce the certificate of insurance he shall so soon as possible, and in any case within three days of the occurrence report the accident and produce the certificate of insurance to the police station nearest to the scene of the accident.

20 of 1979, s. 2

(3) The provisions of this section shall be in addition to and not in derogation of the provisions of section 63 of the Traffic Act.

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(4) In this section "to produce the certificate of insurance" means to produce for examination the relevant certificate of insurance or such other evidence as may be prescribed that the motor vehicle was not being driven in contravention of the provisions of this Act.

(5) Any person contravening the provisions of subsections (1) or (2) shall be guilty of an offence and liable to a fine of two hundred dollars or to imprisonment for four months or to both such fine and imprisonment

20 of 1979 s. 2

**20.** An owner of a motor vehicle shall give such information as may be required by a police officer for the purposes of determining whether the motor vehicle was or was

Duty of owner

not being driven in contravention of the provisions of this Act on any occasion on which the driver was required to produce the certificate, and any owner failing to do so shall be guilty of an offence and liable to a fine of one hundred dollars.

**21.-(1)** If any person for the purpose of obtaining an insurance policy or a certificate of insurance under the provisions of this Act makes any statement either oral or written which is false or misleading or withholds any material information, such person shall, unless he proves to the satisfaction of the court that he acted without any intent to deceive, be guilty of an offence against this section.

False statement and  
falsification

(2) Any person who with intent to deceive-

(a) forges, alters, defaces or mutilates any certificate of insurance or any other certificate or document issued under this Act; or

(b) uses or allows to be used by any other person any forged, altered, defaced or mutilated certificate of insurance or document issued under this Act;

(c) lends to or borrows from any other person a certificate of insurance or any other certificate or document issued under the provisions of this Act; or

(d) makes or has in his possession any document so closely resembling any certificate or document issued under the provisions of this Act as to be calculated to deceive; or

(e) issues any certificate of insurance or other certificate or document to be issued under the provisions of this Act,

shall be guilty of an offence against this section.

(3) Any person who wilfully does anything which disentitles him to claim under a third-party policy shall be guilty of an offence against this section.

(4) Any person who is guilty of an offence against this section shall be liable-

(a) on conviction by the High Court, to a fine of eight hundred dollars or to imprisonment for two years or to both such fine and such imprisonment;

(b) on conviction by a Magistrate's Court, to a fine of one hundred and fifty dollars or to imprisonment for four months or to both such fine and such imprisonment.

**22.** Where a certificate of insurance has been delivered under section 6(4) to a person insured by a policy, the happening in relation to him-

Bankruptcy, etc. of insured persons

(a) in the case of a natural person, of his becoming insolvent or making a composition or arrangement with his creditors, or of his estate being administered as an estate that is insolvent; or

(b) in the case of a company, of the making of a winding-up order or the passing of a resolution for a voluntary winding up of the company, or of the appointment of a receiver or manager of the company's business or undertaking, or of the taking of possession by or on behalf of the holders of debentures secured by a floating charge, or property comprised in or subject to the charge,

shall not affect any such liability of that person or his estate as is required to be covered by a third-party policy or security under this Act and an amount paid by an insurer to any such person in respect of a liability mentioned in section 5(1)(b) incurred by that person shall be paid to a third party entitled thereto by way of damages, but nothing in this section shall affect a right against the insurer conferred by this Act on the person to whom the liability was incurred.

**23.** The Minister of Finance may by notice exempt any motor vehicle or type, class or description of motor vehicles from the provisions of this Act, and may in like manner suspend or restrict the operation of this Act.

Power to exempt, suspend, etc. LN 46A of 1978

**24.** The Minister of Finance may make regulations for the better carrying out of the provisions and purposes of this Act, and without prejudice to the generality of the foregoing, such regulations may-

Regulations LN 46A of 1978

(a) prescribe anything that may or is required by this Act to be prescribed;

(b) prescribe the forms to be used for the purposes of this Act;

(c) provide for the custody, production, cancellation and surrender of any certificates of insurance or other documents;

(d) provide for the issue of copies of any certificates of insurance or other documents which are lost, mutilated or destroyed;

(e) prescribe the requirements in respect of securities, and generally make provision in relation to securities and deposits; and

(f) provide that all or any of the provisions of this Act shall, in relation to motor vehicles brought into Solomon Islands by persons making only a temporary stay in Solomon Islands, have effect subject to such modifications, qualifications and conditions as may be prescribed.

## CHAPTER 83

### MOTOR VEHICLES (THIRD-PARTY INSURANCE)

#### *Subsidiary Legislation*

#### RESTRICTION OF OPERATION OF ACT

LN 71/1973

##### *(Section 23)*

It is hereby notified that the operation of the Act is restricted to such areas of Solomon Islands as are not exempted from the provision of parts II and III of the Traffic Act under section 84 of that Act.

#### THE MOTOR VEHICLES (THIRD-PARTY INSURANCE) REGULATIONS

LN 36/1973

##### *(Section 24)*

[31st May 1973]

1. These Regulations may be cited as the Motor Vehicles (Third-Party Insurance) Regulations.

Citation

2. Every certificate of insurance delivered in pursuance of section 6(4) of the Act and every copy thereof issued for the purposes of the Act shall be in the form specified in the Schedule and shall be duly authenticated by or on behalf of the insurer.

Form of certificate of insurance

3.-(1) Every insurer by whom a third-party policy is issued shall keep a record of the following particulars relative thereto and of any certificate issued in relation thereto, that is to say-

Records

- (a) the full name and address of the person to whom the policy is issued;
- (b) the registered number of the vehicle to which the policy relates;
- (c) the date on which the policy comes into force and the date on which it expires; and
- (d) the conditions subject to which the persons or classes of persons specified in the policy are to be indemnified.

(2) Every such record shall be preserved for one year from the date of expiry of the policy.

(3) An insurer by whom records are required by this regulation to be kept shall without charge furnish to a police officer acting in the course of his duty on request any particulars thereof.

4. Where to the knowledge of an insurer a policy issued by the insurer ceases to be effective without the consent of the person to whom it was issued, otherwise than by effluxion of time or by reason of his death, the insurer shall forthwith notify the Principal Licensing Officer or a licensing officer of the date on which the policy ceases to be effective.

Notification of certificates  
ceasing to be effective

5. Where any insurer by whom a certificate of insurance has been issued is satisfied that the certificate has become defaced or has been lost or destroyed, the insurer shall if requested to do so by the person to whom the certificate was issued issue to him a fresh certificate:

Issue of fresh certificates

Provided that-

- (i) in the case of a defaced certificate, the insurer shall not issue a fresh certificate unless the defaced certificate is returned, and
- (ii) the insurer may require the prior payment therefor of a fee not exceeding fifty cents.



THE MOTOR VEHICLES (THIRD-PARTY INSURANCE) ACT

CERTIFICATE OF INSURANCE

Certificate No

1. Description of Vehicle

Make:

Body type:

Engine No:

Chassis No:

Registered No:

2. Name and address of owner:

3. Period of insurance-

(i) to commence on:

(ii) to terminate on:

at

4. Amount of premium paid for issue/renewal of policy:

5. Limitations as to use

I hereby certify that the Policy to which this Certificate relates is issued in accordance with the Motor Vehicles (Third-Party Insurance) Act

For .....  
(insert name of insurer)

Signature .....