

Compensation Body Compendium

HR – Croatia

Review date: 08/03/2022

The information in this compendium is provided by the Compensation Body of the country concerned and serves an information purpose only. It is not intended to be comprehensive or complete, nor can it be guaranteed to be accurate or up to date. The Council of Bureaux nor the Compensation Body concerned accepts any responsibility or liability whatsoever in relation to the information provided in this document.

1. What is the full identity (exact name, address, etc.) of the Compensation Body established or approved in accordance with Article 24 of the Codified Motor Insurance Directive? Please specify.

Please visit the CoB [website](#) or [extranet](#).

2. What is the legal nature of this body?

Private. Non-profit organisation established under the Insurance Law.

3. On what legal basis is it authorised to carry out compensation?

Law.

4. Is compensation by this body subsidiary?

Yes. The Compensation Body is responsible only in exceptional instances where the liable insurer or his claims representative have not fulfilled their obligations as provided by the Compulsory Traffic Insurance Law.

5. If the compensation is subsidiary, which entities are excluded?

Social security bodies, insurance undertakings; legal persons who are subrogated by law to the injured party in his claims against the person responsible for the accident.

6. Is this body a VAT liable entity?

No.

If yes, please indicate the VAT number:

In this case, is the service of claim handling VAT exempted?

7. Are there any specific provisions governing the recourse between this body and those responsible for the accident and other insurers or social security bodies obliged to compensate the victim for the same accident?

Yes.

If yes, what do these specific provisions consist of? Please specify briefly.

General right of recourse against the person responsible for the accident / the relevant foreign Compensation Body / Guarantee fund.

Social security bodies and legal persons who are subrogated by law to the injured party in their claims against the person who caused the accident or his insurance undertaking are not entitled to claim reimbursement from the Compensation Body.

8. Under your legislation, does a victim who has requested compensation under Articles 24 and 25 of the Codified Motor Insurance Directive have the right to remedy against the decision/omission of the Compensation Body?

Yes.

If yes, please specify (appeal to administrative authority, judicial review of the latter's decision or action to court directly, i.e. passive procedural legitimacy of the Compensation Body):

Regular out-of-court procedure.

Article 50 of the Croatian Compulsory Traffic Insurance Law provides that "If the liable insurer or his claims representative omits to provide to the injured party a reasoned offer of compensation or a reasoned reply within the three-month time limit, the injured party may file a lawsuit against the liable insurer at the place of his/her residence."

9. Are there natural or legal persons (public or private) exempt from the obligation of compulsory MTPL insurance in your country? (Article 5.1 of the Codified Motor Insurance Directive)

Answer to this question is available in the Green Card Bureau Compendium, question 14.1.

If yes, please list the persons exempt from compulsory MTPL insurance:

Answer to this question is available in the Green Card Bureau Compendium, question 14.2.a).

In case of disagreement, please concert with your national Bureau.

Please also indicate the authorities or bodies responsible for compensation:

Answer to this question is available in the Green Card Bureau Compendium, question 14.2.b).

In case of disagreement, please concert with your national Bureau.

10. Are there certain types of vehicles or certain vehicles having a special plate exempted from the obligation of compulsory MTPL insurance in your country? (Article 5.2 of the Codified Motor Insurance Directive)

Answer to this question is available in the Green Card Bureau Compendium, question 14.3.

In case of disagreement, please concert with your national Bureau.

If yes, please list those vehicles:

Answer to this question is available in the Green Card Bureau Compendium, question 14.4.

In case of disagreement, please concert with your national Bureau.