

Green Card Bureau Compendium

DK - Denmark

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General information

Please provide the official full name of your Bureau.

Dansk Forening for International Motorkøretøjsforsikring

What is the legal status (form) of your Bureau (non-profit organisation, association of legal entities, limited liability company, etc.)?

Semi-public

How is the ownership/membership of your Bureau structured (e.g. owned/controlled by all members equally, part of state government, etc.)?

The ownership of our Bureau is that we are owned/controlled by all members equally and in accordance with regulation.

Question N° 1

1.1. What was the date of the original Law, which introduced Compulsory Third Party Motor Insurance and what was the date of its entry into force?

1st January 1919.

1.2. What is the date of the present Law and of its entry into force?

- Danish Road Traffic Act no. 984 of 5 October 2009.

- Regulation regarding compulsory liability insurance for power-driven vehicles of December 16th, 1992.

Question N° 2

2. Which are the classes of motor vehicles for which insurance is compulsory?

The insurance is compulsory for any power-driven vehicle including automobiles, motor cycles, motor vehicles mainly designed for self-propelled transport of persons or goods, tractors, machines and mopeds.

Question N° 3

3. Is the Law applicable to foreign visitors?

Yes.

Question N° 4

4. Does the Law apply in respect of liability for both personal injury and damage to property?

Yes.

Question N° 5

5. What is the minimum limit of cover required for personal injury damage? State the minimum value of sum insured, date with effect from and please indicate whether the limit is per accident or per victim.

Type of vehicle	Personal injuries		Material damage	
	Per accident	Per victim	Per accident	Per victim
All	DKK 121.000.000	N/A.	DKK 24.000.000	N/A.
Date of effect: 01/01/2018				

Question N° 6

6.1. Does the Law require cover in respect of passengers carried in the vehicle?

Yes.

6.2. Is there any category of passenger excluded from this cover?

All passengers carried in the vehicle are covered.

Question N° 7

7. Under what conditions is an insurer permitted by Law to reject a third party claim? Please specify.

There are no conditions in the Policy which by Law permit the Insurer to reject any claims from a Third Party.

However, The Road Traffic Act permits the Insurer to reduce or reject the compensation for personal injury or for loss of supporter in case of contributory intent or gross negligence on part of the person injured or killed. In case of contributory intent or negligence on the sufferer's part, the compensation for damage to property is reduced or rejected.

Question N° 8

8. Is there a direct right of action by a third party against an insurer?

Yes.

Question N° 9

9. Does a claimant resident in a foreign country have a direct right of action against the local Bureau or the insurer representing the Bureau?

Yes.

Question N° 10

10.1. Does the Law require the insurer and/or Bureau to make an offer of compensation to a claimant within a specified time?

No.

If yes, what is the nature of the damages to which the time-limit applies?

N/A.

10.2. What is the specific time-limit?

N/A.

10.3. Which are the other provisions of the Law in this respect? (e.g. sanctions)

N/A.

10.4. Are there any similar stipulations for provisional payments?

No.

Question N° 11

11.1. Is there a limitation period for legal proceedings against the insured or the insurer?

Yes.

If yes, please specify.

Property damage: 3 years from the time the claim could be evaluated and settled (but no more than 10 years after the claim could be evaluated and settled)

Personal injury: 30 years from the date of the accident.

11.2. Are there any provisions in the Law which allow for the suspension or extension of that limitation period?

Yes.

If yes, please specify.

Under certain legal conditions the time-bar may be suspended/extended for 3-year periods with a maximum of 10 years.

Question N° 12

12.1. Is your Bureau a VAT liable entity? NO

12.2. If yes, please indicate the VAT number:

In this case is the service of claims handling by the Bureau VAT exempted?

12.3. Is an MTPL insurer in your market a VAT liable entity? NO

If yes, is the service of claims handling by an MTPL insurer VAT exempted?

12.4. Is a specialised claims handling office a VAT liable entity? YES

If yes, is the service of claims handling by this entity VAT exempted? NO

Question N° 13

[Note: Questions addressed to non-EEA Bureaux only. For EEA Bureaux, see Section 2 & 3]

13.1. Is there a Guarantee Fund in your Country?

N/A.

If yes, what are the conditions and limits of intervention of the Guarantee Fund?

N/A.

13.2. Are these conditions and limits applicable to non-residents whether they are the cause of, or victims of, accidents?

N/A.

Question N° 14 – For countries concerned by Section III of the Internal Regulations

14.1. Are there natural or legal persons (public or private) exempted from the obligation of compulsory MTPL insurance in your country? (Article 12.2 of the Internal Regulations)

Yes.

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

Vehicles belonging to the state hereunder municipalities and military

In this case please also indicate the authorities or bodies responsible for compensation:

The Ministry of Justice/ the State (contact Danish Bureau)The individual municipalities

Police departments

The Danish Defence Command

14.2. Are there certain types of vehicles or certain vehicles bearing a special plate exempted from the obligation of compulsory MTPL insurance in your country? (Article 12.3. of the Internal Regulations)

Yes.

If yes, please list those vehicles:

Motor vehicles that belong to the State or to municipalities and military (Self-insured).

Question N° 15

15.1. Any other special features?

No.