

Green Card Bureau Compendium

MK - Macedonia

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General information

Please provide the official full name of your Bureau.

NATIONAL INSURANCE BUREAU

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

Non-profit organisation.

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

The financing is by the member companies-Insurance companies (non-life) according to the per cent on the compulsory insurance on the market.

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?

The Compulsory Third Party Motor Insurance came into force on 2nd May 2005.

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

The same Law of 2005 with certain changes and addendums, and the last ones came effective in 2014.

Question N° 2

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

All motor vehicles which are running on the road (PMV, trailers, lorries, motorcycles, mobile machines, tractors, etc.).

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
Bus & freight vehicles	675.000	N/A.	337.500	N/A.
Remaining PMV and others	337.500	N/A.	168.750	N/A.
Date of effect: 01/01/2012				

Question N° 6

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

Yes, the Law covers the passengers carried in the vehicle.

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

No.

Question N° 7

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

In case there is no a legal base for claim indemnification (for ex. Intention).

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?

Yes.

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

Material, non-material or both.

10.2. What is the specific time-limit?

14 days after the claim is completed.

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

If the terms are not observed, the Insurance Supervision Agency takes over sanctions.

10.4. Are there any similar stipulations for provisional payments?

In many claims, first, the non-disputable part is paid. After that, a court or out of court proceeding is running.

Question N° 11

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

Three years for material claims, and five years for non-material claims.

Yes.

If yes, please specify.

Three years for material claims, and five years for non-material claims.

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.

If it is a case of a criminal act, the objective limitation period is ten years.

Question N° 12

12.1. Is your Bureau a VAT liable entity?

No.

12.2. If yes, please indicate the VAT number:

N/A.

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

N/A.

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?

N/A.

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

No.

If yes, is the service of claims handling by this entity VAT exempted?

N/A.

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?

Yes.

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

The GF covers claims which occurred in Macedonia, against uninsured and unknown domestic vehicles, as well as foreign uninsured vehicle. The sums of insurance are the same as for the insured vehicles.

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

Yes.

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)

The vehicles of the Army and the vehicles of the Ministry of Internal Affairs which are assigned for special purpose.

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

(see above)

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

In the Ministry of Defence there is a special Fund for claims indemnification.

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)

(mentioned above vehicles)

If yes, please list those vehicles:

(see ABOVE)

Question N° 15

15.1. Any other special features?

No.