

Green Card Bureau Compendium

SK – Slovak Republic

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General information

Please provide the official full name of your Bureau.

Slovenská kancelária poisťovateľov

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.)?

Owned/controlled by all members equally

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 Order of Government No. 54/1953 Coll. entered into force on 1st July 1953.

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

The Act No. 381/2001 Coll. entered into force on 1st January 2002.

Question N° 2

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

All motor vehicles including trailers.

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 (per accident)	Material damage (per accident)	Miscellaneous (with effect)
All	543.000 €	143.000 €	until 31/12/2008
All	2.500.000 €	500.000 €	from 01/01/2009 to 31/12/2011
All	5.000.000 €	1.000.000 €	from 01/01/2012

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?

The driver of the vehicle which caused the damage;

Spouse and members of the household of the person responsible for the damage in respect of damage to property;

The owner of the vehicle, which caused the damage, in respect of damage to property.

Question N° 7

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

Damage to the vehicle which caused the accident;

Damage caused to a convoy of vehicles (truck and trailer) except for cases when the damage is caused by the operation of another vehicle;

Damage caused by the use of the vehicle as a working tool;

Damage caused by the manipulation with the load of a non-moving vehicle;

Damage caused by the vehicle during its participation in a motor race;

Damage caused by the vehicle during an act of terrorism or war event.

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?

Against the Bureau - Yes

Against the Insurer dealing with a claim on behalf of the Bureau - Not.

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?

All types.

10.2. What is the specific time-limit?

3 months following a day of making a claim for compensation.

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

If the insurer fails to meet the obligation (see point 10.3) the claimant is entitled to obtain a late interest.

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.

2 years from the date when the injured party learns about the damage and about the person responsible for the damage (subjective period);
3 years from the date when the accident occurred (objective period);

In case of bodily injury the subjective period is applied only.

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

No.

If yes, please specify.

N/A.

Question N° 12

12.1. Is your Bureau a VAT liable entity?

Yes.

12.2. If yes, please indicate the VAT number:

SK2021634087.

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

Yes.

12.3. Is an MTPL insurer in your market a VAT liable entity?

Yes.

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

Yes.

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?

Yes.

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.

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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)?

No

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

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

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 deposited in untouchable reserves of the Ministry of Defence, the Army, the Ministry of Interior, Police Corps, the Ministry of Interior Army, Railway Army and war stocks, during the time they are deposited in reserves (when normally operated, the vehicles are not exempted); rail vehicles.

Question N° 15

15.1. Any other special features?

To all accidents that occurred before 1st January 2002 and claims arising from them legal provisions valid up to 31/12/2001 shall be applied.