

# Green Card Bureau Compendium

## SLO - Slovenia

The information in this compendium is provided by the Green Card Bureau 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 Green Card Bureau concerned accepts any responsibility or liability whatsoever in relation to the information provided in this document.

### General information

Please provide the official full name of your Bureau.

Slovensko zavarovalno združenje, GIZ/Slovenian Insurance Association, Železna cesta 14, Ljubljana  
Slovenia

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

Slovenian Insurance Association is a Commercial Association of interest and a 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 Green Card Bureau is one of organisational units of the Slovenian Insurance Association. It is financed by the members of the Association.

### 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?**

7 April 1965.

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

The Act Amending the Compulsory Insurance in Traffic Act (MTPL Insurance included) was passed on 12/6/2007, entered into force on 27/6/2007 and was amended in 2012, 2016 and 2017.

**COUNCIL OF BUREAUX**

**Question N° 2****2. Which are the classes of motor vehicles for which insurance is compulsory?**

All motor vehicles for transport of persons and goods and trailers which, according to registration regulations, have a traffic licence.

**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	Miscellaneous
	Per accident (regardless the number of injured parties)	Per accident (regardless the number of injured parties)	With effect from
All	2.500.000 €	500.000 €	27/06/08 to 31/12/08
All	3.700.000 €	750.000 €	01/01/09 to 31/12/11
All	5.000.000 €	1.000.000 €	01/01/12
All	5.240.000 €	1.050.000 €	01/01/2019

**Question N° 6****6.1. Does the Law require cover in respect of passengers carried in the vehicle?**

Yes.

COUNCIL OF BUREAUX

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

The driver of a vehicle which caused the damage. The owner, policyholder, co-owner and joint 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.**

The Insurer is permitted to reject a Third Party Claim if the Injured Party suffered the damage due to:

- the use of the vehicle during sports events which obtained official authorisations and where it is important to achieve the maximum speed, or during training rides;
- the action of nuclear energy generated during a transport of nuclear material;
- military operations, revolts or terrorist attacks, where the insurance company shall be obliged to prove that the damage has been caused by such 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?**

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?**

All damages.

**10.2. What is the specific time-limit?**

The Insurer and/or Bureau is required to:

- make a reasoned offer of compensation to a claimant in cases where liability and the amount of damages is not contested

**COUNCIL OF BUREAUX**

or

- provide a reasoned reply in cases where liability is contested or the amount of claim has not been clearly determined within 3 months of the date the claim was presented.

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

If the Insurer and/or Bureau fails to make a reasoned offer or reply within 3 months, the claimant may file an action against the Insurer /Bureau.

Additionally, the following sanctions are prescribed by Law:

- Financial penalties against the Insurer/Bureau and the person responsible within the insurance company/Bureau;
- The Insurance Supervision Agency may impose also other measures of supervision against the Insurer/Bureau.

### **10.4. Are there any similar stipulations for provisional payments?**

Yes, the same rules apply also for provisional payments.

## **Question N° 11**

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

Yes.

**If yes, please specify.**

3 years from ascertainment of damage and of the Defendant, but at the latest 5 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.**

- Interruption of the limitation period: acknowledgement of debtor, commencement of Court-process;
- Suspension of the limitation period: force majeure, in regard to claims between spouses, parents and children, during mobilisation etc.

## **Question N° 12**

### **12.1. Is your Bureau a VAT liable entity?**

**COUNCIL OF BUREAUX**

Yes, Slovenian Insurance Association is VAT liable entity.

**12.2. If yes, please indicate the VAT number:**

SI68534256

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

No, the service of claim handling by the Bureau is subject to VAT.

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

Yes, a MTPL insurer in Slovenia is a VAT liable entity.

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

No, the service of claims handling by an insurer is subject to VAT.

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

Probably yes.

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

No, the service of claims handling by claims handling office is subject to VAT.

**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)**

No, there are no natural or legal persons in Slovenia exempted from the obligation of compulsory insurance of vehicles.

COUNCIL OF BUREAUX

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

N/A.

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

N/A.

**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)**

No, in Slovenia there are no vehicles or certain types of vehicle having a special plate exempted from the obligation of compulsory insurance of vehicles. All vehicles registered are subject to registration must have MTPL insurance.

**If yes, please list those vehicles:**

No.

#### **Question N° 15**

**15.1. Any other special features?**

No.