

Road Traffic Act 1988

1988 CHAPTER 52

PART VI

THIRD-PARTY LIABILITIES

F1 Compulsory insurance ...

144	Exceptions from requirement of third-party insurance F1
F	2(1)
F2(1	IA)
F2(1B)
	(2) Section 143 does not apply—
	(a) to a vehicle owned—

- (i) by the council of a county or county district in England and Wales [F3 the Broads Authority], the Common Council of the City of London, the council of a London borough [F4 a National Park authority], the Inner London Education Authority, [F5 a fire and rescue authority created by an order under section 4A of the Fire and Rescue Services Act 2004,][F6 the London Fire Commissioner,]F7... [F8, a joint authority F9... established by Part 4 of the Local Government Act 1985, an economic prosperity board established under section 88 of the Local Democracy, Economic Development and Construction Act 2009 [F10, a combined authority established under section 103 of that Act or a combined county authority established under section 9(1) of the Levelling-up and Regeneration Act 2023],]
- (ii) by a [FII council constituted under section 2 of the Local Government etc. (Scotland) Act 1994 in Scotland [FI2 or the Scottish Fire and Rescue Service], or]

Changes to legislation: Road Traffic Act 1988, Section 144 is up to date with all changes known to be in force on or before 22 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

- (iii) by a joint board or committee in England or Wales, or joint committee in Scotland, which is so constituted as to include among its members representatives of any such council,
- at a time when the vehicle is being driven under the owner's control,
- to a vehicle owned by [F13 a local policing body or] a police authority [F14 or the Receiver for the Metropolitan Police district], at a time when it is being driven under the owner's control, or to a vehicle at a time when it is being driven for police purposes by or under the direction of a constable, [F15 by a member of a police and crime commissioner's staff (within the meaning of Part 1 of the Police Reform and Social Responsibility Act 2011), by a member of the staff of the Mayor's Office for Policing and Crime (within the meaning of that Part of that Act), by a member of the civilian staff of a police force (within the meaning of that Part of that Act), by a member of the civilian staff of the metropolitan police force (within the meaning of that Part of that Act), by a person employed by the Common Council of the City of London [F16 in its capacity as a police authority,][F16 by a police volunteer designated under section 38 of the Police Reform Act 2002,]] or by a person employed by a police authority, F14..., or

^{F17}(ba)

(c) to a vehicle at a time when it is being driven on a journey to or from any place undertaken for salvage purposes pursuant to Part IX of the [F18Merchant Shipping Act 1995],

^{F19}(d)

- [F20] to a vehicle owned by a health service body, as defined in section 60(7) of the National Health Service and Community Care Act 1990 F21...[F22] or by a Local Health Board established under section 11 of the National Health Service (Wales) Act 2006], at a time when the vehicle is being driven under the owner's control.
 - (db) to an ambulance owned by a National Health Service trust established under [F23 section 25 of the National Health Service Act 2006, section 18 of the National Health Service (Wales) Act 2006] or the National Health Service (Scotland) Act 1978, at a time when a vehicle is being driven under the owner's control]
- [F24(dc) to an ambulance owned by an NHS foundation trust, at a time when the vehicle is being driven under the owner's control,]
 - (e) to a vehicle which is made available by the Secretary of State [F25] or the Welsh Ministers] to any person, body or local authority in pursuance of [F26] section 12 or 80 of the National Health Service Act 2006, or section 10 or 38 of the National Health Service (Wales) Act 2006,] at a time when it is being used in accordance with the terms on which it is so made available,
 - (f) to a vehicle which is made available by the Secretary of State to any local authority, education authority or voluntary organisation in Scotland in pursuance of section 15 or 16 of the MI National Health Service (Scotland) Act 1978 at a time when it is being used in accordance with the terms on which it is so made available.
- [F27(g) to a vehicle owned by [F28the Care Quality Commission], at a time when the vehicle is being driven under the owner's control]

Changes to legislation: Road Traffic Act 1988, Section 144 is up to date with all changes known to be in force on or before 22 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

Textual Amendments

- Words in s. 144 heading omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, **Sch. 1 para. 7(2)** (with reg. 5)
- F2 S. 144(1)(1A)(1B) omitted (1.11.2019) by virtue of The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, Sch. 1 para. 7(3) (with reg. 5)
- Words inserted (E.W) by Norfolk and Suffolk Broads Act 1988 (c. 4, SIF 81:1), ss. 21, 23(2), Sch.
 6 para. 9 (as amended by Road Traffic (Consequential Provisions) Act 1988 (c. 54, SIF 107:1), s. 4,
 Sch. 3 para. 36)
- **F4** Words in s. 144(2)(a)(i) inserted (23.11.1995) by 1995 c. 25, S. 78, **Sch. 10**, para.29 (with ss. 115, 117, Sch. 8 para. 7); S.I. 1995/2950, **art. 2**
- **F5** Words in s. 144(2)(a)(i) inserted (31.1.2017 for specified purposes, 3.4.2017 in so far as not already in force) by Policing and Crime Act 2017 (c. 3), s. 183(1)(5)(e), **Sch. 1 para. 59**; S.I. 2017/399, reg. 2, Sch. para. 38
- Words in s. 144(2)(a)(i) substituted (31.1.2017 for specified purposes, 1.4.2018 in so far as not already in force) by Policing and Crime Act 2017 (c. 3), ss. 183(1)(5)(e), **Sch. 2 para. 84**; S.I. 2018/227, reg. 4(c)
- F7 Words in s. 144(2)(a)(i) omitted (26.5.2015) by virtue of Deregulation Act 2015 (c. 20), s. 115(7), Sch. 13 para. 6(23); S.I. 2015/994, art. 6(g)
- **F8** Words in s. 144(2)(a)(i) substituted (17.12.2009) by Local Democracy, Economic Development and Construction Act 2009 (c. 20), ss. 119, 148, 149, **Sch. 6 para. 80**; S.I. 2009/3318, **art. 2(c)**
- **F9** Words in s. 144(2)(a) omitted (16.1.2012) by virtue of Police Reform and Social Responsibility Act 2011 (c. 13), s. 157(1), **Sch. 16 para. 197(2)**; S.I. 2011/3019, art. 3, Sch. 1
- **F10** Words in s. 144(2)(a)(i) substituted (E.W.) (26.12.2023) by Levelling Up and Regeneration Act 2023 (c. 55), s. 255(2)(c), **Sch. 4 para. 100** (with s. 247)
- F11 Words in s. 144(2)(a)(ii) substituted (S.) (1.4.1996) by 1994 c. 39, s. 180(1), Sch. 13 para. 159(8); S.I. 1996/323, art. 4
- F12 Words in s. 144(2)(a)(ii) inserted (1.4.2013) by The Police and Fire Reform (Scotland) Act 2012 (Consequential Provisions and Modifications) Order 2013 (S.I. 2013/602), art. 1(2), Sch. 2 para. 22(3)
- **F13** Words in s. 144(2)(b) inserted (16.1.2012) by Police Reform and Social Responsibility Act 2011 (c. 13), s. 157(1), **Sch. 16 para. 197(3)(a)**; S.I. 2011/3019, art. 3, Sch. 1
- F14 Words in s. 144(2)(b) repealed (3.7.2000) by 1999 c. 29, ss. 325, 423, Sch. 27 para. 61, Sch. 34 Pt. VII (with Sch. 12 para. 9(1)); S.I. 2000/1648, art. 2, Sch.
- **F15** Words in s. 144(2)(b) inserted (16.1.2012) by Police Reform and Social Responsibility Act 2011 (c. 13), s. 157(1), **Sch. 16 para. 197(3)(b)**; S.I. 2011/3019, art. 3, Sch. 1
- F16 Words in s. 144(2)(b) inserted (31.1.2017 for specified purposes, 15.12.2017 in so far as not already in force) by Policing and Crime Act 2017 (c. 3), s. 183(1)(5)(e), Sch. 12 para. 8; S.I. 2017/1139, reg. 2(k) (as amended by S.I. 2017/1162, reg. 2)
- **F17** S. 144(2)(ba) repealed (1.4.2006) by Serious Organised Crime and Police Act 2005 (c. 15), ss. 59, 174(2), 178, Sch. 4 para. 54, **Sch. 17 Pt. 2**; S.I. 2006/378, **art. 4(1)**, Sch. paras. 10, 13 (subject to art. 4(2)-(7))
- **F18** Words in s. 144(2)(c) substituted (1.1.1996) by 1995 c. 21, **ss. 314(2)**, 316(2) Sch. 13 para. 85 (with s. 312(1))
- **F19** S. 144(2)(d) repealed (28.3.2009 for certain purposes otherwise prosp.) by Armed Forces Act 2006 (c. 52), ss. 378(2), 383, **Sch. 17**; S.I. 2009/812, **art. 3** (with transitional provisions in {S.I. 2009/1059})
- **F20** S. 144(2)(da)(db) inserted (1.4.1991) by National Health Service and Community Care Act 1990 (c. 19, SIF 113:2), s. 60, Sch. 8 Pt. I para. 4
- **F21** Words in s. 144(2)(da) omitted (1.4.2013) by virtue of Health and Social Care Act 2012 (c. 7), s. 306(4), **Sch. 5 para. 46**; S.I. 2013/160, art. 2(2) (with arts. 7-9)

Changes to legislation: Road Traffic Act 1988, Section 144 is up to date with all changes known to be in force on or before 22 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

- F22 Words in s. 144(2)(da) substituted (1.4.2009) by Health and Social Care Act 2008 (c. 14), ss. 95, 170, Sch. 5 para. 61(a); S.I. 2009/462, art. 2, Sch. 1 para. 35(x)
- F23 Words in s. 144(2)(db) substituted (1.3.2007) by National Health Service (Consequential Provisions) Act 2006 (c. 43), ss. 2, 5, 8(2), Sch. 1 para. 122(b) (with Sch. 3 Pt. 1)
- F24 S. 144(2)(dc) inserted (E.W.) (1.4.2004) by Health and Social Care (Community Health and Standards) Act 2003 (c. 43), ss. 34, 199, Sch. 4 para. 74; S.I. 2004/759, art. 2
- F25 Words in s. 144(2)(e) inserted (1.3.2007) by National Health Service (Consequential Provisions) Act 2006 (c. 43), ss. 2, 5, 8(2), Sch. 1 para. 122(c)(i) (with Sch. 3 Pt. 1)
- F26 Words in s. 144(2)(e) substituted (1.3.2007) by National Health Service (Consequential Provisions) Act 2006 (c. 43), ss. 2, 5, 8(2), Sch. 1 para. 122(c)(ii) (with Sch. 3 Pt. 1)
- F27 S. 144(2)(g) added (11.11.2004) by The Health and Social Care (Community Health and Standards) Act 2003 (Commission for Healthcare Audit and Inspection and Commission for Social Care Inspection) (Consequential Provisions) Order 2004 (S.I. 2004/2987), art. 2(1)(f)(ii)
- **F28** Words in s. 144(2)(g) substituted (1.4.2009) by Health and Social Care Act 2008 (c. 14), ss. 95, 170, Sch. 5 para. 61(b); S.I. 2009/462, art. 2, Sch. 1 para. 35(x)

Modifications etc. (not altering text)

- C1 S. 144 excluded (23.6.1999) by S.I. 1999/1736, art. 8(1)(b)(2)(b)
- C2 S. 144(2)(a) extended by Local Government Act 1985 (c. 51, SIF 81:1) s. 57(7), Sch. 13 para. 20 (as amended by Road Traffic (Consequential Provisions) Act 1988 (c. 54, SIF 107:1), s. 4, Sch. 3 para. 30)
 - S. 144(2)(a) amended (1.4.1995) by S.I. 1995/401, art. 18, Sch. para. 6
- C3 S. 144(2)(b) applied (with modifications) (8.5.2017) by The Greater Manchester Combined Authority (Transfer of Police and Crime Commissioner Functions to the Mayor) Order 2017 (S.I. 2017/470), art. 1(2), Sch. 1 para. 8(2)
- C4 S. 144(2)(b) modified (20.12.2023) by The York and North Yorkshire Combined Authority Order 2023 (S.I. 2023/1432), arts. 1(2), 33(2), Sch. 5 para. 8(2)

Marginal Citations

M1 1978 c. 29.

Changes to legislation:

Road Traffic Act 1988, Section 144 is up to date with all changes known to be in force on or before 22 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. View outstanding changes

Changes and effects yet to be applied to:

- s. 144(2)(ba) added by 1997 c. 50 Sch. 9 para. 59
- s. 144(2)(db) words omitted by 2012 c. 7 Sch. 14 para. 54

Changes and effects yet to be applied to the whole Act associated Parts and Chapters: Whole provisions yet to be inserted into this Act (including any effects on these

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 34A inserted by 2000 c. 37 Sch. 7 para. 6 (This amendment not applied to legislation.gov.uk. The amending provision has been repealed)
- s. 41(2)(m) inserted by 2006 c. 49 s. 18(1)(a)
- s. 41(2)(ba) inserted by 2006 c. 49 s. 56(3)
- s. 49(3A) inserted by 2006 c. 49 s. 48(1)
- s. 66(7A) inserted by 2006 c. 49 s. 56(5)
- s. 85(1) words omitted (temp.) by S.I. 2019/648 reg. 2(5)(a) (This amendment not applied to legislation.gov.uk. Reg. 2(5)(a) substituted (1.9.2020) by S.I. 2020/818, regs. 1(b), Sch. 6 para. 39(2)(c)(i))
- s. 85(1) words omitted (temp.) by S.I. 2019/648 reg. 2(5)(d) (This amendment not applied to legislation.gov.uk. Reg. 2(5)(a) substituted (1.9.2020) by S.I. 2020/818, regs. 1(b), Sch. 6 para. 39(2)(c)(ii))
- s. 85(2) added by 1988 c. 54 Sch. 2 para. 17(c)
- s. 97(1)(c)(ia) words repealed by 2006 c. 49 Sch. 3 para. 6(2)(b)Sch. 7(4)
- s. 97(1)(d)(ii) words omitted by S.I. 2018/1251 reg. 2(4)
- s. 97(1ZA) inserted by 2006 c. 49 s. 38(2)
- s. 108(1BA) inserted by S.I. 2018/1251 reg. 2(5)(c)
- s. 123123A substituted for s. 123 by 2006 c. 49 Sch. 6 para. 2
- s. 123A(3) words inserted by 2009 c. 17 s. 1(3)
- s. 124(3)-(5) inserted by 2009 c. 17 s. 3
- s. 124(6) inserted by 2015 c. 20 Sch. 2 para. 2(b) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125(3A)-(3D) inserted by 2015 c. 20 Sch. 2 para. 3(2) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125(5A) inserted by 2015 c. 20 Sch. 2 para. 3(3) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125A(5)-(7E) substituted for s. 125A(5)-(7) by 2006 c. 49 Sch. 6 para. 6(3)
- s. 125ZA inserted by 2006 c. 49 Sch. 6 para. 5
- s. 125ZA(2)(b) word omitted by 2015 c. 20 Sch. 2 para. 4(2)(a) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125ZA(2)(d) and word inserted by 2015 c. 20 Sch. 2 para. 4(2)(b) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125ZA(4)(c) word omitted by 2015 c. 20 Sch. 2 para. 4(3)(c) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)

- s. 125ZA(4)(c) words substituted by 2015 c. 20 Sch. 2 para. 4(3)(b) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125ZA(4)(ba)(bb) inserted by 2015 c. 20 Sch. 2 para. 4(3)(a) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 125ZA(4)(ca) inserted by 2015 c. 20 Sch. 2 para. 4(3)(d) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 126(5) omitted by 2015 c. 20 Sch. 2 para. 6 (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 126A inserted by 2016 c. 16 s. 1(3)
- s. 126A omitted (cond.) by 2006 c. 49 Sch. 6 para. 8A (as inserted) by 2016 c. 16 s.
 3(3)
- s. 126A heading words inserted by S.I. 2016/1089 reg. 3(2) (This amendment not applied to legislation.gov.uk. Regs. 3, 4 omitted (1.12.2023) without ever being in force by virtue of S.I. 2023/1286, regs. 1, 7(3))
- s. 126A(1) words inserted by S.I. 2016/1089 reg. 3(3)(a) (This amendment not applied to legislation.gov.uk. Regs. 3, 4 omitted (1.12.2023) without ever being in force by virtue of S.I. 2023/1286, regs. 1, 7(3))
- s. 126A(1) words inserted by S.I. 2016/1089 reg. 3(3)(b) (This amendment not applied to legislation.gov.uk. Regs. 3, 4 omitted (1.12.2023) without ever being in force by virtue of S.I. 2023/1286, regs. 1, 7(3))
- s. 128A inserted by 2006 c. 49 Sch. 6 para. 11
- s. 128A(4) inserted by 2006 c. 49 Sch. 6 para. 11 (as inserted) by 2016 c. 16 s. 4(4)
- s. 128B inserted by 2015 c. 20 Sch. 2 para. 9 (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 128ZA inserted by 2009 c. 17 s. 1(1)
- s. 128ZB inserted by 2009 c. 17 s. 2
- s. 128AZA128AZB inserted by 2016 c. 16 s. 2(2)
- s. 128AZA128AZB inserted (cond.) by 2006 c. 49 Sch. 6 para. 10A (as inserted) by 2016 c. 16 s. 4(2)
- s. 128AZA128AZB substituted (cond.) by 2006 c. 49 Sch. 6 para. 10A (as inserted) by 2016 c. 16 s. 4(2)
- s. 128AZA heading words inserted by S.I. 2016/1089 reg. 4(2)(a) (This amendment not applied to legislation.gov.uk. Regs. 3, 4 omitted (1.12.2023) without ever being in force by virtue of S.I. 2023/1286, regs. 1, 7(3))
- s. 128AZA(1) words inserted by S.I. 2016/1089 reg. 4(2)(b) (This amendment not applied to legislation.gov.uk. Regs. 3, 4 omitted (1.12.2023) without ever being in force by virtue of S.I. 2023/1286, regs. 1, 7(3))
- s. 128AZA(4) words inserted by S.I. 2016/1089 reg. 4(2)(c) (This amendment not applied to legislation.gov.uk. Regs. 3, 4 omitted (1.12.2023) without ever being in force by virtue of S.I. 2023/1286, regs. 1, 7(3))
- s. 128AZB heading words inserted by S.I. 2016/1089 reg. 4(3)(a) (This amendment not applied to legislation.gov.uk. Regs. 3, 4 omitted (1.12.2023) without ever being in force by virtue of S.I. 2023/1286, regs. 1, 7(3))
- s. 128AZB(1) words inserted by S.I. 2016/1089 reg. 4(3)(b)(i) (This amendment not applied to legislation.gov.uk. Regs. 3, 4 omitted (1.12.2023) without ever being in force by virtue of S.I. 2023/1286, regs. 1, 7(3))
- s. 128AZB(1) words inserted by S.I. 2016/1089 reg. 4(3)(b)(ii) (This amendment not applied to legislation.gov.uk. Regs. 3, 4 omitted (1.12.2023) without ever being in force by virtue of S.I. 2023/1286, regs. 1, 7(3))
- s. 131(A1)-(C1) inserted by 2006 c. 49, Sch. 6 para. 13(1A) (as inserted) by S.I. 2023/1286 Sch. 3 para. 92(2)(a)(i)
- s. 131(3)(b)(c) substituted for s. 131(3)(b) and word by 2006 c. 49 Sch. 6 para. 13(4)
- s. 131(6) inserted by 2016 c. 16 s. 2(4)

- s. 131(6) inserted by 2006 c. 49 Sch. 6 para. 13(9) (as inserted) by 2016 c. 16 s. 4(5)
- s. 131(6) substituted by 2006 c. 49 Sch. 6 para. 13(9) (as inserted) by 2016 c. 16 s.
 4(5)
- s. 132-133ZA and cross-heading substituted for ss. 132, 133 and cross-heading by 2006 c. 49 Sch. 6 para. 14
- s. 133(2)(a) words omitted by 2015 c. 20 Sch. 2 para. 10(a) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 133(2)(b) words omitted by 2015 c. 20 Sch. 2 para. 10(b) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 133D(1A) inserted by 2015 c. 20 Sch. 2 para. 14(2) (This amendment is to Part 5 of the Road Traffic Act 1988 as amended by Schedule 6 to the Road Safety Act 2006. Those amendments have not yet come into force)
- s. 140(1)(2) inserted by 2006 c. 49 Sch. 6 para. 23(2)
- s. 140(1A) inserted in earlier affecting provision 2006 c. 49, Sch. 6 para. 23(2) by
 s. I. 2023/1286 Sch. 3 para. 92(2)(b)
- s. 140(3) s. 140 renumbered as s. 140(3) by 2006 c. 49 Sch. 6 para. 23(1)
- s. 141A(5) words repealed by 2006 c. 49 Sch. 3 para. 24Sch. 7(4)
- s. 143(1A) repealed (cond.) by S.I. 2019/1047 Sch. 2 para. 2 (This amendment not applied to legislation.gov.uk. The insertion of s. 143(1A) by 2018 c. 18, Sch. para. 17 was repealed (1.11.2019) by The Motor Vehicles (Compulsory Insurance) (Miscellaneous Amendments) Regulations 2019 (S.I. 2019/1047), reg. 1, Sch. 2 para. 1 (with reg. 5) without ever being brought into force.)
- s. 173(2)(g)-(gb) substituted for s. 173(2)(g) by 2006 c. 49 Sch. 6 para. 27
- s. 173(2)(n) and word inserted by 2006 c. 49 s. 37(8)
- s. 174(1)(da) inserted by 2006 c. 49 Sch. 6 para. 28
- s. 183(6A) inserted by 2006 c. 49 Sch. 6 para. 29