

**2000 No. 726**

**ROAD TRAFFIC**

**The Motor Vehicles (Compulsory Insurance) Regulations  
2000**

<i>Made</i> - - - -	<i>10th March 2000</i>
<i>Laid before Parliament</i>	<i>13th March 2000</i>
<i>Coming into force</i>	<i>3rd April 2000</i>

The Secretary of State for the Environment, Transport and the Regions, being a Minister designated<sup>(a)</sup> for the purposes of section 2(2) of the European Communities Act 1972<sup>(b)</sup> in relation to compulsory insurance in respect of, and other means of providing for, civil liability in relation to motor vehicles and trailers, in exercise of the powers conferred by that section, hereby makes the following Regulations:—

**Citation, commencement and interpretation**

1. These Regulations may be cited as the Motor Vehicles (Compulsory Insurance) Regulations 2000 and shall come into force on 3rd April 2000.

**Amendment of the Road Traffic Act 1988 in respect of motor insurance requirements**

2.—(1) The Road Traffic Act 1988<sup>(c)</sup> is amended in accordance with paragraphs (2) to (6) below.

(2) In section 143 (users of motor vehicles to be insured or secured against third party risks)—

(a) in subsection (1)(a), after “road” there shall be inserted “or other public place”;

(b) in subsection (1)(b), after “road” there shall be inserted “or other public place”.

(3) In section 145(3)(a) (requirements in respect of policies of insurance), after “road” there shall be inserted “or other public place”.

(4) In section 146(4) (requirements in respect of securities), after “road” there shall be inserted “or other public place”.

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(a) By the European Communities (Designation) Order 1972 (S.I. 1972/1811).

(b) 1972 c. 68; by virtue of section 1 of the European Economic Area Act 1993 (c. 51), section 1(2) of that Act is amended to enable regulations to be made under section 2(2) to implement obligations of the United Kingdom arising under the Agreement on the European Economic Area signed at Oporto on 2nd May 1992 (Cm 2073) and a Protocol adjusting the Agreement signed at Brussels on 17th May 1994 (Cm 2183).

(c) 1988 c. 52. Sections 165(1) and section 170(1) were amended respectively by the Road Traffic Act 1991, Schedule 4, paragraphs 69 and 72.

(5) In section 165(1)(b) (obligation to provide name and address and produce documents to constable), after “road” there shall be inserted “or other public place”.

(6) In section 170 (duty to stop and report accident)–

(a) in subsection (1), after “on a road” there shall be inserted “or other public place”,

(b) in subsection (1)(b)(iii), after “the road” there shall be inserted “or place”.

Signed by authority of the Secretary of State for  
the Environment, Transport and the Regions

10th March 2000

*Larry Whitty*  
Parliamentary Under Secretary of State,  
Department of the Environment, Transport and the Regions

## EXPLANATORY NOTE

*(This note is not part of the Regulations)*

Council Directive 72/166/EEC (OJ No. L103, 2.5.72, p. 2), as modified by Council Directives 84/5/EEC (OJ No. L8, 11.1.84, p. 17) and 90/232/EEC (OJ No. L129, 19.5.90, p. 33) requires a Member State to take all appropriate measures to ensure that civil liability in respect of the use of motor vehicles normally based in its territory is covered by insurance.

Under section 143 of the Road Traffic Act 1988 (“the 1988 Act”) it is an offence to use, or to cause or permit someone to use, a motor vehicle on a road unless its use is covered by an appropriate policy of insurance or security (“the insurance requirement”). “Road” is defined in section 192(1) of the 1988 Act, in relation to England and Wales, as any highway or other road to which the public has access and, in relation to Scotland, as any road or other way to which the public has access. In the case of *Cutter v. Eagle Star Insurance Company Ltd*, [1998] 4 All ER 417, it was held by the House of Lords that the expression did not include a car park or similar public place.

For the purpose of complying with the directives these Regulations amend the 1988 Act first by extending the insurance requirement to the use of vehicles in public places other than roads and, secondly, by making provision for the reporting of accidents and the production of insurance documents where an accident occurs in a public place.

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