

To hauliers and their trade associations

DFIM - Dansk Forening for  
International  
Motorkøretøjsforsikring

Vores ref. KDL/mav/nle  
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DokID 335761

### **Trailers – requirement for separate MTPL insurance on Danish trailers used abroad**

The Danish Motor Insurers' Bureau (DFIM) pays indemnification to victims of traffic accidents involving uninsured motor vehicles. Subsequently, DFIM sends its reimbursement demand to the liable owner/user of the motor vehicle.

During recent years, DFIM has become aware of traffic accidents involving uninsured Danish trailers, as well. Therefore, we are informing potentially involved parties of the consequences for Danish hauliers and trailer owners/users.

#### **MTPL insurance of Danish trailers**

When used in Denmark, trailers are covered by the compulsory MTPL insurance of the towing unit.

Likewise, if used abroad, a Danish trailer towed by a Danish towing unit with a compulsory Danish MTPL insurance will also be insured against any damage caused by the entire unit.

However, if a Danish trailer is towed by a towing unit registered in another country, the trailer will not be covered by the MTPL insurance of the towing unit in a range of countries in Europe. In these countries, trailers are required to be covered under a separate, compulsory MTPL insurance policy. This is the case in e.g. Spain and Germany.

If Danish trailers used in e.g. Germany are towed by towing units registered in another country than Denmark, it is therefore required that the trailer be covered by a separate MTPL insurance policy.

#### **Recourse claims against carriers/trailer owners/users**

In case of accidents abroad occurred after 1 July 2014 involving Danish trailers, DFIM will request that the owners/users of the involved trailers inform DFIM of the name of the competent insurer and the MTPL insurance policy number of the trailer.

If the trailer is not duly insured against MTPL risks, the trailer owner/user is liable for the claim, and DFIM will make recourse against the owner/user for any expenses incurred in connection with the accident.

Trailer owners/users who have not taken out separate MTPL insurance policies for their trailers are required to do so before 1 July 2014 if they want to avoid claims for any damage the trailer may cause abroad.

In case of questions, please do not hesitate to contact DFIM via e-mail: [dfim@forsikringogpension.dk](mailto:dfim@forsikringogpension.dk) or via the below telephone numbers.

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