



FOPI Press release

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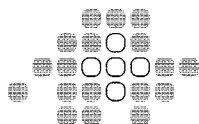
Improved protection of victims of road accidents abroad: Liechtenstein guarantees reciprocal rights

In future, Swiss residents who are victims of road accidents abroad can lodge a claim against the third party liability insurers based in Liechtenstein in Switzerland. This is because Liechtenstein has guaranteed Switzerland reciprocal rights in the application of the provisions of the EU fourth directive on insurance against civil liability in respect of the use of motor vehicles.

Switzerland has unilaterally integrated the provisions of the European directive into its own legal system. As was the case in the EU, the provisions entered into force in Switzerland at the beginning of 2003. However, the full effect of the provisions will only be felt if another state applies the same provisions in relation to Switzerland. Switzerland has informed the EEA states that it will apply the provisions to them on condition that reciprocal rights are guaranteed. This means that a person resident in Switzerland may only assert the rights that derive from these provisions if the country in which the vehicle that caused the accident is registered and insured accords the same rights to Switzerland.

The Principality of Liechtenstein is the first country to guarantee reciprocal rights to Switzerland. For the first time, the provisions on protecting victims of road accidents can now achieve their full impact.

The victims now have an office they can contact that represents the foreign insurer in their home country. The victims may request a response within three months from the insurer concerning their claim. Should the insurer not respond, the victims may consult the compensation body specially created to deal with this problem. The compensation body will attempt to obtain a response from the insurer, failing



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which the victims will receive compensation from the compensation body.

The Federal Office of Private Insurance has published a list on the internet of those countries which guarantee reciprocal rights to Switzerland.

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