

BERMUDA STATUTORY INSTRUMENT

**MOTOR CAR INSURANCE (THIRD-PARTY RISKS)
REGULATIONS 1948**

*[made under section 19 of the Motor Car Insurance (Third Party Risks) Act
1943 [title 21 item 5] and brought into operation on 15 June 1949]*

ARRANGEMENT OF REGULATIONS

1	Interpretation	6	Insurer to keep records
2	Certificate of insurance		
3	Issue	7	Insurer to replace lost or destroyed certificate
4	Covering note to contain certificate of insurance		
5	No advertising matter on certificate		

SCHEDULE

Interpretation

1 In these Regulations—

"the Act" means the Motor Car Insurance (Third-Party Risks) Act
1943 [title 21 item 5];

"insurer" and "motor car" have the meanings respectively
assigned to those expressions by section 1 of the Act;

"policy of insurance" means a policy of insurance which complies
with the requirements of the Act;

"certificate of insurance" and "covering note" mean, respectively,
a certificate of insurance and a covering note within the
meaning of section 4 of the Act.

**MOTOR CAR INSURANCE (THIRD-PARTY RISKS)
REGULATIONS 1948**

Certificate of insurance

2 (1) An insurer shall complete and issue a certificate of insurance in duplicate to every person to whom he issued a policy of insurance within four days of such issue:

Provided that—

- (a) where the policy of insurance relates to more than one specified motor car, the insurer shall complete and issue in duplicate separate certificates of insurance in respect of each such motor car; and
- (b) where the policy of insurance does not relate to any specified motor car or motor cars the insurer shall complete and issue a sufficient number of certificates of insurance so as to comply with any provisions of the Act relating to the production of evidence that a motor car is not being driven in contravention of the Act.

(2) A certificate of insurance issued under this regulation shall be in Form A in the Schedule.

Issue

3 Where under the terms of any policy of insurance relating to a specified motor car the holder of the policy of insurance is entitled to drive any motor car other than the motor car specified in the policy of insurance without contravention of the Act, the insurer shall, upon demand by the holder, complete and issue to him a further two copies of the certificate of insurance over and above the number required to be issued under regulation 2.

Covering note to contain certificate of insurance

4 Every covering note issued by an insurer shall have printed thereon or on the back thereof a certificate of insurance in Form B in the Schedule; and any such certificate of insurance shall be signed by the insurer before he issues the covering note.

No advertising matter on certificate

5 No insurer shall issue any certificate of insurance which contains any advertising matter printed or stamped either in the face or on the back thereof:

Provided that for the purpose of this regulation—

- (a) the name and address of the insurer;
- (b) any reproduction of the seal or monogram of the insurer; and
- (c) the name and address of any insurance broker,

shall, if printed or stamped at the foot or on the back of any certificate of insurance, be deemed not to be advertising matter.

Insurer to keep records

6 (1) Every insurer shall, on issuing a policy of insurance, make and keep a record containing the following particulars—

- (a) the name and address of the person to whom the policy of insurance is issued; and
- (b) where the policy of insurance relates to a specified motor car or specified motor cars, the registration number, the engine number and the chassis number of each such motor car; and
- (c) the date on which the policy of insurance comes into force and the date on which it expires;

and shall, from time to time, add to the record an entry noting the issue of every covering note and certificate of insurance issued in connection with the policy of insurance.

(2) The record mentioned in paragraph (1) shall be kept by the insurer for a period of not less than one year from the date of the expiry of the policy of insurance in respect of which it was made.

(3) Any insurer who is required under this regulation to make and keep a record shall upon request, furnish without charge to the Minister of Transport any particulars contained in any record kept by him under these Regulations.

Insurer to replace lost or destroyed certificate

7 Where any certificate of insurance issued by an insurer becomes defaced, or is lost or destroyed, the insurer shall, upon request of the person to whom the certificate was issued, issue to that person a new certificate of insurance:

Provided that no insurer shall issue a new certificate of insurance unless—

- (a) the insurer—
 - (i) has had returned to him the defaced certificate; or
 - (ii) has had produced to him a written declaration made and signed before a Justice of the Peace to the effect that the certificate is lost or destroyed; and

**MOTOR CAR INSURANCE (THIRD-PARTY RISKS)
REGULATIONS 1948**

(b) the policy of insurance in respect of which the original certificate was issued remains in force.

SCHEDULE

Forms

FORM A

Certificate of Insurance

Certificate No.

It is hereby certified that a Policy of Insurance covering the liabilities to be covered by the Motor Car Insurance (Third Party Risks) Act 1943, is in force as follows :—

Name of holder of policy [*blank*]

Policy No. [*blank*]

Date of commencement of insurance [*blank*]

Date of expiry of insurance [*blank*]

Specified motor car(s) covered [*blank*]
and or [*blank*]

Class etc. of non-specified motor cars covered [*blank*]

Dated this [*blank*] day of [*blank*] 19 [*blank*]

.....
Insurer.

FORM B

Certificate of Insurance

(covering Note)

It is hereby certified that this covering note is issued in accordance with the Motor Car Insurance (Third-Party Risks) Act 1943, and of any Regulations made thereunder.

Dated this [*blank*] day of [*blank*] 19 [*blank*]

.....
Insurer.

**MOTOR CAR INSURANCE (THIRD-PARTY RISKS)
REGULATIONS 1948**

Amended by

1968 : 222]