

Insurance Europe Guidelines on information for motor insurance claims history declarations for cross-border use

These guidelines should be used in the framework of the Single Market to facilitate the circulation of information on claims history and assessment of bonus/malus by insurers operating on two distinct national markets.

These guidelines should be adapted to the national regulations in place and could be applied by insurance companies on a voluntary basis and on request of policyholders for cross-border use only.

- Insurance companies should be ready to issue, on a voluntary basis, claims history statements on request of policyholders for cross-border use.

- Insurance companies should undertake simple English translations of claims history statements for cross-border use free of charge for policyholders.

- Insurance companies should incorporate a set of information on their claims history statements to facilitate exchange of information. The statements could thus incorporate the following information:
 - name of the insurance company establishing the declaration

 - date of issue of the declaration

 - identification of the policyholder

 - address of the policyholder

 - date of birth of the policyholder

 - date of inception and date of expiration of cover (period of insurance)

 - number of declared liability claims during the past five years of cover (or at least during the period of insurance) and dates of the accidents