



Guidance Note: Applications under the Motor Traffic (Third Party Insurance) (Jersey) Law 1948

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1 Background and Scope

- 1.1 Insurance companies seeking to write motor vehicle liability insurance in or from within Jersey are required to obtain approval under the Motor Traffic (Third-Party Insurance) (Jersey) Law 1948 (the **Motor Traffic TPI Law**) in addition to being a permit holder under the Insurance Business (Jersey) Law 1996 (the **Insurance Law**).
- 1.2 Approval as an “authorized insurer” under the Motor Traffic TPI Law is given by the Minister for Infrastructure subject to the applicant complying with Article 4 of that law (see section 3 below). The Minister has delegated his authority to approve authorized insurers to the Driver and Vehicle Standards Department (**DVS**).
- 1.3 The JFSC will collect the information required under each of the Insurance Law and the Motor Traffic TPI Law and transfer the relevant information obtained under the Motor Traffic TPI Law to the DVS so that the Minister can consider his decision. Applicants seeking to provide motor vehicle liability insurance in or from within Jersey will be asked to acknowledge that any personal data collected as part of this application process will be passed on to DVS by the JFSC.
- 1.4 For further information about the process of approval under the Motor Traffic TPI Law, you are recommended to contact DVS:
Driver and Vehicle Standards
La Route de Veulle
La Collette
St Helier
JE1 3UE

Telephone: +44 (0)1534 448600
Email: dvsinfo@gov.je
Website:
<https://www.gov.je/Government/Departments/TransportTechnicalServices/Pages/index.aspx>
- 1.5 Should you require information or advice on setting up an insurance company in Jersey under the Insurance Law, please see the JFSC’s Guide to Applications: [Click Here](#)

2 Motor Traffic (Third-Party Insurance) (Jersey) Law 1948

- 2.1 Article 4 of the Motor Traffic TPI Law requires applicants wishing to conduct motor vehicle liability insurance in or from within Jersey to be approved as “authorized insurers” by the Minister for Infrastructure. The conditions which must be met by applicants not incorporated in Jersey are that:-

- 2.1.1 it is a current member of the Motor Insurers' Bureau (**MIB**);
 - 2.1.2 it will issue policies (including cover notes) to Jersey motorists that are governed by Jersey law and are subject to the jurisdiction the Jersey Courts; and
 - 2.1.3 it has appointed one or more persons residing permanently in Jersey to be its Power of Attorney.
- 2.2 To satisfy the above, applicants can provide the JFSC with a copy of their certificate of membership with the MIB, a specimen policy wording, and a copy of the signed Power of Attorney.
- 2.3 The Power of Attorney should ensure full authority to accept service of all and every form of legal process for and on behalf of the applicant or of the underwriters, as the case may be, in all actions, suits and affairs instituted or to be instituted in all Courts of Law in Jersey and before all Judges, Commissioners and Arbitrators in Jersey.
- 2.4 Application Forms: New Insurance Business and Existing Permit Holders
- 2.4.1 New applicants will need to complete a [Category A Application Form](#) with appropriate attention to Part III.
 - 2.4.2 Existing Category A Permit Holders under the Insurance Law will need to [apply to the JFSC for permission to add motor vehicle liability insurance](#) to its classes of general insurance business, and submit a supplementary form for the attention of the Minister.
- 2.5 In the event that the Minister is unable to approve your application to write motor vehicle liability insurance under the Motor Traffic TPI Law, please be advised that the JFSC may not be able to grant authorisation under the Insurance Law to carry on class 10 motor vehicle liability insurance, although a permit for other classes of general insurance may still be granted.

3 Motor Traffic (Third-Party Insurance) (Jersey) Order 1961

- 3.1 Once the Minister has issued his approval and the applicant is an “authorized insurer”, permit holders under the Insurance Law will need to ensure that Jersey policyholders are issued with insurance discs that comply with the provisions of the Motor Traffic (Third-Party Insurance) (Jersey) Order 1961 (the **Order**).
- 3.2 In addition, the Order requires the Minister to keep a publicly available register of “authorised insurers” approved under the Motor Traffic TPI Law which includes details of:
- 3.2.1 the name and address of the insurance company; and
 - 3.2.2 the name and address of the Power of Attorney(s) in Jersey on behalf of the company.
- 3.3 Both DVS and the JFSC hold a record of the Power of Attorney(s) appointed by applicants and details can be made available to any interested person upon request (from either DVS or the JFSC) during normal office opening hours. The JFSC will require an acknowledgement from the person appointed as Attorney that their information will be held and processed in this way in accordance with Part 2, paragraph 12 of the Order.

- 3.4 The names and addresses of all permit holders can be found on the JFSC's website here. Those which are authorised insurers under the Motor Traffic TPI Law can be identified on this list through the "InsMT" column.

Jersey Windscreen Insurance Disc Top

- 3.5 All Jersey registered motor vehicles must display a windscreen insurance disc (**WID**) whilst travelling or parked on the public highway or public place. There are two types of windscreen insurance disc:
- 3.5.1 a temporary cover disc to be issued in conjunction and compliance with the temporary cover note; and
 - 3.5.2 a permanent disc to be issued in conjunction and compliance with the permanent insurance policy/certificate.
- 3.6 The temporary cover disc is similar to the permanent windscreen insurance disc but should be printed in black ink on white paper, it shows a commencement and an expiry time. In addition, the half-inch month and year date need not be shown on the temporary cover disc.

WID Stationary

- 3.7 Insurance companies that have been approved by the Minister under the Motor Traffic TPI Law can order windscreen insurance discs from:

Tall Security Print
2 Pembroke Court
Manor Park
Runcorn
WA7 1TJ

Telephone: +44 (0)1928 759200
Facsimile: +44 (0)1978 579294
Email: enquiries@tallgroup.co.uk