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### **„The checking of the performance of statutory obligation to insure MTPL in Poland”**

1. The legal basis for the checking of the performance of the compulsory MTPL insurance obligation
  - a) Law on Compulsory Insurance, the Insurance Guarantee Fund and the Polish Motor Insurers' Bureau of 22<sup>nd</sup> May 2003 (as amended)
  - b) Traffic Law of 20<sup>th</sup> June 1997 (as amended)
  - c) Ordinance of the Minister of Finance on the form and scope of the document confirming the conclusion of compulsory insurance contract of 3<sup>rd</sup> December 2003
2. Documents confirming the conclusion of the compulsory MTPL insurance contracts
  - persons excluded from the checking
3. The organization of the checking of the performance of the obligation to conclude a compulsory MTPL insurance contract
  - a) bodies **obliged** to carry out the checking
  - b) bodies **entitled** to carry out the checking
  - c) powers of bodies **obliged** to carry out the checking
    - police, Road Transport Inspection
    - border authorities (Border Guard, Customs)
    - bodies competent for the registration of vehicles
4. Sanctions for the failure to meet the obligation of compulsory MTPL insurance
  - financial penalties

5. The role and competence of the Insurance Guarantee Fund in the checking system

- a) powers of the IGF
- b) the sources of information on the failure to meet the obligation of compulsory MTPL insurance
- c) system of vindication of penalty charges
  - calls for voluntary payments
  - administrative execution
- d) register of compulsory MTPL insurance contracts
  - cooperation with the central database of vehicles

6. Effectiveness of the checking system

- number of penalty charges imposed
- the percentage of uninsured holders of vehicles