

Compulsory submission of the third party liability insurance conditions

According to Article 18 motor insurance law the FMA shall be notified of general conditions of insurance by insurance undertakings. The insurance conditions must not be used before a period of three months after notification to the FMA.

On the insurance conditions, the date of notification to the FMA must be indicated.

If the used insurance conditions are different from the model conditions (<http://www.vvo.at/kfz/3.html>), the insurance company is obliged to inform the policyholder about this variation.