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**SCHEDULE**

Make	Horse Power or C.C.	Registration Number or Chassis or Frame Number (if known)	Used only for the following purposes

I/WE hereby certify that this covering note is used in accordance with the provisions of the above-mentioned Law.

Per \_\_\_\_\_  
(Insurer)

Made in Council the 10th day of July, 1991.

**MONA N. BANKS-JACKSON**  
Clerk of the Executive Council.

CAYMAN ISLANDS



Supplement No. 1 Published with Gazette No. 15 of 1991

**THE MOTOR VEHICLE INSURANCE  
(THIRD PARTY RISKS) REGULATIONS, 1991**

CAYMAN ISLANDS

THE MOTOR VEHICLE INSURANCE  
(THIRD PARTY RISKS) LAW, 1990

COVER NOTE Number \_\_\_\_\_

Date \_\_\_\_\_ 19 \_\_\_\_

Mr. \_\_\_\_\_ having proposed for insurance in respect of the motor vehicle described in the Schedule and having paid the sum of \_\_\_\_ the risk is hereby held covered in terms of the Company's usual form of \_\_\_\_\_ Policy applicable thereto for a period of fifteen days, that is to say, from \_\_\_\_\_ a.m./p.m. on the above date to the same time on the fifteenth day after such date unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon cease and a proportionate part of the annual premium otherwise payable for such insurance will be charged for the time the Company has been on risk.

4.

I/WE hereby certify that the policy to which this certificate relates is issued in accordance with the provisions of the above-mentioned Law.

Issued the \_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_.

Per \_\_\_\_\_  
(Insurer)

CAYMAN ISLANDS

**THE MOTOR VEHICLE INSURANCE  
(THIRD PARTY RISKS) LAW, 1990**

**THE MOTOR VEHICLE INSURANCE  
(THIRD PARTY RISKS) REGULATIONS, 1991**

In exercise of the powers conferred upon the Governor in Council by section 19 of the Motor Vehicle Insurance (Third Party Risks) Law, 1990, the following regulations are made –

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| Short title.  | 1. These regulations may be cited as the Motor Vehicle (Third Party Risks) Regulations, 1991.   |
| Interpretation.   | 2. In these regulations –<br><br>"certificate" means a certificate of insurance issued under section 3;<br><br>"the Law" means the Motor Vehicle Insurance (Third party Risks) Law, 1990;<br><br>"policy" means any policy of insurance or certificate of insurance or cover note in respect of third party risks arising out of the use of motor vehicles which comply with the requirements of the Law. |
| Insurer to issue policy in respect of specified vehicles. | 3. An insurer shall issue to every policy- holder a policy relating to a specified vehicle or to specified vehicles, a certificate in the Form A, or a cover note in the Form B, set out in the Schedule hereto in respect of each vehicle.   |
| Policy and certificate to be authenticated.               | 4. Every policy and certificate of insurance shall be duly authenticated by or on behalf of the insurer by whom it is issued and shall bear the date of issue.  |
| Certificate shall be printed on white paper.              | 5. (1) Every certificate issued in pursuance of the Law and of these regulations shall be printed on white paper or similar material.<br><br>(2) No certificate so issued shall contain any advertising matter either on the face or on the back thereof.   |

PROVIDED that the name and address or a reproduction of the seal or monogram or similar device of the insurer or the insurance agent or

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Insurer to preserve particulars of certificate of policy issued.

broker shall not be deemed to be advertising matter for the purpose of this regulation if it is printed or stamped on the foot, top, or back of such certificate.

6. (1) Every insurer by whom a policy is issued shall keep a record of the following particulars relative thereto and of any certificate issued in connection therewith –

- (a) the full name and address of the person to whom the policy or certificate is issued;
- (b) in the case of a policy of insurance relating to a specified motor vehicle or to specified vehicles, the registration number of each such motor vehicle;
- (c) the date on which the policy comes into force and the date on which it expires;
- (d) in the case of a policy, the conditions subject to which the persons or classes of persons specified in the policy will be indemnified;

(2) Every record shall be preserved for three years from the date of expiry of the policy or certificate.

Insurer to notify Commissioner of Police of expiry date of policy.

7. Where to the knowledge of an insurer any policy issued by him has ceased to be effective without the consent of the person to whom it was issued otherwise than by effluxion of time or by death, the insurer shall forthwith notify the Commissioner of Police of the date on which the policy ceased to be effective.

Policy to be returned to insurer.

8. Where, with the consent of the person to whom it was issued, a policy or certificate is transferred or suspended or ceases to be effective otherwise than by effluxion of time, such person shall forthwith return the policy or certificate to the insurer by whom it was issued and a new policy shall not be issued to that person nor shall the policy be transferred to any other person unless and until the policy or certificate has been returned to the insurer or the insurer is satisfied that it has been lost or destroyed.

Issue of fresh certificate.

9. (1) Where any insurer by whom a certificate of insurance has been issued is satisfied that the certificate has become defaced or has been lost or destroyed, he shall, if requested to do so by the person to whom the certificate was issued, issue to him a fresh certificate.

(2) Every statutory declaration made for the purpose of section 14 of the Law shall be delivered to the insurer in like manner as though it were a certificate.

Offence and penalty.

10. Any person acting in contravention of or failing to comply with these regulations shall, subject to section 14 of the Law, for each offence, be liable on summary conviction to a fine not exceeding five hundred dollars.

Repeal.

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11. The Motor Vehicles Insurance (Third Party Risks) Regulations, 1964, are repealed.

SCHEDULE (Reg. 3)

FORM A

CAYMAN ISLANDS

THE MOTOR VEHICLE INSURANCE  
(THIRD PARTY RISKS) LAW, 1990

CERTIFICATE OF INSURANCE

CERTIFICATE NO.

- 1. Registration number of vehicle insured
- 2. Name of policy-holder
- 3. Effective date of insurance
- 4. Date of expiry of insurance
- 5. Persons or classes of persons entitled to drive
- 6. Limitations as to use