

**Motor Vehicles (Third-Party Risks and Compensation) Act
(CHAPTER 189)**

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MOTOR VEHICLES (THIRD-PARTY RISKS AND COMPENSATION) ACT

(CHAPTER 189)

(Original Enactment: Ordinance 1 of 1960)

An Act to provide against third-party risks arising out of the use of motor vehicles and for the payment of compensation in respect of death or bodily injury arising out of the use of motor vehicles and for matters incidental thereto.

[5th February 1960]

Short title

1. This Act may be cited as the Motor Vehicles (Third-Party Risks and Compensation) Act.

Interpretation

2. In this Act, unless the context otherwise requires —

“Deputy Commissioner of Police” includes any police officer authorised by him in writing by name or office to exercise the powers vested by this Act in the Deputy Commissioner of Police;

“motor vehicle” means a mechanically propelled vehicle intended or adapted for use on roads;

“policy of insurance” includes a cover note;

“Public Trustee” means the Public Trustee appointed under the provisions of the Public Trustee Act (Cap. 260) and includes an Assistant Public Trustee appointed under the provisions of that Act;

“Registrar” means the Registrar of Vehicles or a Deputy Registrar or Assistant Registrar appointed under the provisions of the Road Traffic Act (Cap. 276);

“relevant amount” means \$5,000 or, where an amount has been prescribed by the Minister under section 20 for the purposes of sections 6(1), 9(2) and (8) and 18(4), the prescribed amount;

“road” means any public road and any other road to which the public has access, and includes bridges over which a road passes;

“use” means use on any road.

[\[21/73; 28/2000\]](#)

Users of motor vehicles to be insured against third-party risks

3.—(1) Subject to the provisions of this Act, it shall not be lawful for any person to

use or to cause or permit any other person to use —

- (a) a motor vehicle in Singapore; or
- (b) a motor vehicle which is registered in Singapore in any territory specified in the Schedule,

unless there is in force in relation to the use of the motor vehicle by that person or that other person, as the case may be, such a policy of insurance or such a security in respect of third-party risks as complies with the requirements of this Act.

[\[23/98\]](#)

(2) If a person acts in contravention of this section, he shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$1,000 or to imprisonment for a term not exceeding 3 months or to both.

(3) A person convicted of an offence under this section shall (unless the court for special reasons thinks fit to order otherwise and without prejudice to the power of the court to order a longer period of disqualification) be disqualified for holding or obtaining a driving licence under the Road Traffic Act (Cap. 276) for a period of 12 months from the date of the conviction.

(4) A person shall not be guilty of an offence under this section if he proves —

- (a) that the motor vehicle did not belong to him and was not in his possession under a contract of hiring or loan;
- (b) that he was using the vehicle in the course of his employment; and
- (c) that he neither knew nor had reason to believe that there was not in force in relation to such user a policy of insurance or such security as complies with the provisions of this Act.

(5) A person disqualified by virtue of a conviction under this section or of an order made thereunder for holding or obtaining a driving licence shall for the purposes of Part II of the Road Traffic Act be deemed to be disqualified by virtue of a conviction under the provisions of that Part.

(6) Notwithstanding any Act prescribing a time within which proceedings may be brought before a court, proceedings for an offence under this section may be brought —

- (a) within a period of 6 months from the date of the commission of the alleged offence; or
- (b) within a period which exceeds neither 3 months from the date on which it came to the knowledge of the prosecutor that the offence had been committed nor one year from the date of the commission of the offence,

whichever period is the longer.

(7) This section shall not apply —

(a) to a vehicle owned by —

(i) the Government;

(ii) the government of Malaysia or of any State thereof; or

(iii) any visiting forces lawfully present in Singapore,

on any occasion upon which the vehicle is being used by any person authorised by any of such governments or by any such forces, as the case may require, to use the vehicle on such occasion;

(b) to a vehicle owned by a person who has deposited and keeps deposited with the Accountant-General the sum of \$125,000 at any time when the vehicle is being driven by the owner or by an employee of the owner in the course of his employment or is otherwise subject to the control of the owner; or

(c) to any vehicle at any time when it is being driven for police purposes by or under the direction of —

(i) a police officer or by a person employed by the Deputy Commissioner of Police; or

(ii) the Registrar or a person authorised by him to drive such vehicle.

(8) This section shall not extend to invalid carriages.

(9) The Minister may, by order published in the *Gazette*, amend the Schedule.

[23/98]

Requirements in respect of policies and securities

4.—(1) In order to comply with the requirements of this Act, a policy of insurance must, subject to subsection (4), be a policy which —

(a) is issued by an insurer who at the time the policy is issued is lawfully carrying on motor insurance business in Singapore; and

(b) insures such person, persons or classes of persons as may be specified in the policy in respect of any liability which may be incurred by him or them in respect of the death of or bodily injury to any person caused by or arising out of the use of the motor vehicle in Singapore and in any territory specified in the Schedule.

[37/80; 23/98]