



Attorney General's Guidance

Covid-19 - Offences for failure to display motor insurance discs

The Association of British Insurers (ABI) has brought to my attention that the effects of the UK's national "lock-down" measures introduced to combat the spread of the Covid-19 pandemic means that many insurers are unable to print windscreen insurance discs and issue them to Jersey residents as required by Article 6 of the Motor Traffic (Third-Party Insurance) (Jersey) Law 1948 (the "**Law**"). A list of insurers to which this applies is being provided to you with this guidance and may be updated.

These circumstances may mean the commission of offences of strict liability under Article 16 of the Law by persons who for no fault of their own are unable to display a windscreen insurance disc on cars they will use or keep on roads in Jersey or to produce it to be a police officer or traffic officer who has requested it.

Following consultation, I am, therefore, today issuing the following guidance to Centeniers with immediate effect and to last until further notice, in the following terms:

It would not be in the public interest to charge any person with an offence contrary to Article 16(1), (2) or (3) of the Motor Traffic (Third-Party Insurance) (Jersey) Law 1948 in circumstances where:

- (a) the sole cause of the failure to display was that the person's insurer was not able, by virtue of the present Coronavirus pandemic, to supply an insurance disc to the person in such time that it could have been displayed or provided to a police or traffic officer at the time of the failure to display or to provide it; and**
- (b) the person can produce proof that, at the time of the failure to display the disc or to provide it to a police or traffic officer, the vehicle in question was covered by a current, valid policy of insurance.**

**List of motor insurance companies
for the purposes of the guidance issued by
the Attorney General on 17 April 2020**

The Association of British Insurers has provided the Attorney General with the following list of insurers who have confirmed that they are experiencing problems preventing them printing and issuing motor insurance discs for display in windscreens of Jersey vehicles as required by Article 6 of the Motor Traffic (Third-Party Insurance) (Jersey) Law 1948.

Ageas (commercial lines affected)

Allianz

Aviva

Direct Line (incl. Privilege, Churchill and various white label insurance, e.g. Peugeot, VW, Seat)

Islands Insurance

LV= (intermediated business affected)

Zurich

RSA [RSA Insurance Group plc]

Co-op insurance [Co-op Insurance Services Limited]

AXA Insurance also made a direct approach to the Attorney General to confirm their inability to provide insurance discs at this time.