

## **The motor third party liability insurance from the perspective of the rulings**

The purpose of my thesis is to analyse the rulings in area of the motor third party liability insurance. The motor third party liability insurance is interesting for several reasons. With increasing levels of economic well being of the population leads to the development of transport and increase the volume of traffic on the road. A growing number of vehicles implies the growth of traffic accidents, which carry a risk of harm. In case of damage caused by the specific nature of the operation of vehicles is not only to property damage, but also the health and lives. The risk of damage is too high and damage are entitled to protection. The insurance protection of an accident victim is regulated by the Act 168/1999 Sb. In that Act is regulated the principle of a mandatory contractual insurance.

The thesis is composed of nine chapters, each of them dealing with different aspects. Chapter One is introductory. Chapter Two examines a progress of relevant Czech legislation in the motor third party liability insurance. Chapter Three is subdivided into five parts. Part One describes liability for harm, Part Two deals with the assumptions of liability for harm. Part Three contains subjects of liability for harm, the following part includes the individual cases of liability for damage and the last part addresses the issue of liability for damage caused by use of means of transport. Chapter Four explains the insurance, this chapter is subdivided into two parts. Chapter Five is about the Czech Insurers' Bureau and consists of four parts. Chapter Six, Seven and Eight provide an outline of relevant Czech case law and illustrates the approach to decision-making by trial courts. Conclusions are drawn in Chapter Nine. The main aim of the thesis is to analyse the rulings of the motor third party liability insurance.