ABSTRACT

The aim of this work entitled as “Legal Aspects of Liability Insurance for Damage Caused by Operation of Vehicle” is a description, analysis and evaluation of this type of obligatory contractual insurance in the Czech Republic. The thesis is divided into eight chapters; each of them is designed to describe one topic related to Motor Third-Party Liability Insurance. In addition, the thesis contains an introduction and a final evaluation.

The first chapter deals with the historical development of Motor Third-Party Liability Insurance in our country. The second chapter presents a general introduction to the topic of insurance law. The third chapter deals with the term “liability for damage caused by operation of vehicle”. The fourth chapter describes statutory regulation of Motor Third-Party Liability Insurance in the Czech Republic. The fifth chapter is based on the author's experience and deals with some of the current problems associated with judicial application of individual claims arising from loss-occur events. The sixth chapter focuses on comparison of obligatory Motor Third-Party Liability Insurance with optional car insurance. The seventh chapter compares the Czech legislation with the Slovak and the British legislation and describes also the most important Directives of European law in this area. The final eighth chapter is devoted to the author's considerations about possible development and improvements.

The whole thesis shows that the statutory regulation of Motor Third-Party Liability Insurance is in the Czech Republic (also thanks to the influence of European law) at a high level, yet there are still some imperfections that could be improved. Possible solutions are included mainly in the final chapters of the thesis.