

MTPL: mandatory, but the price is not

Everything that matters for the decision – on one page.

What is it?

MTPL compensates **damage caused to others** by the vehicle – property damage, personal-injury damage suffered by the injured party, and justified incidental costs, up to the limits set by the rules in force at any given time. It is required by law for every vehicle in traffic – electric and hybrid cars included – and it protects the injured party while shielding the party at fault from the financial burden of compensation. What it **does not cover**: casco is for damage to the at-fault driver's own car, accident insurance for the at-fault party's own injury, and legal protection for the costs of legal disputes; for intent or a serious breach of the rules (e.g. drink-driving), the insurer compensates the injured party but may bring a recourse claim against the party at fault.

On kotelezo.biz the **online calculation** runs on Eurorisk's system – the result can even be purchased instantly, or it reaches me and we finalise it together; there is no obligation. The **bonus grade** (the rating that follows you in the claims-history register) is an asset: we take care of it when you move house or change car, and at a switch the new insurer takes it over. The insurer sends the renewal notice – if you let me know ahead of the renewal date, I prepare the comparison and the termination; the termination must reach the insurer in writing no later than the 30th day before the renewal date, so that no uncovered day or non-payment surcharge arises. I compare the premium, the scope of extras and the service by insurer in one shared table – the exact premium depends on several factors and emerges from your details and competing offers.

What does MTPL cover – and what matters in the decision?

The core and the extras

- **The core** – property damage and personal-injury damage caused to others, justified incidental costs, up to the limits set by the rules in force at any given time.
- **Extras (typically)** – an accident-insurance element for the driver and passengers, legal protection for traffic matters, assistance (roadside help, transport) – the combination varies by insurer.
- **The boundaries** – damage to the at-fault driver's own car is casco territory, the at-fault party's own injury is accident insurance, and the costs of legal disputes are legal protection – MTPL does not pay for these.

Why the bonus grade and the renewal date matter

- **Bonus-malus** – 15 classes (M04-M01, A00, B01-B10): a claim-free year typically moves you one step up, a paid claim you caused typically moves you two steps back; the rating is tied to the keeper, and a new insurer takes it over at a switch.
- **Before the renewal date** – the termination must reach the insurer in writing no later than the 30th day before the renewal date; the right order is: the new contract first, then the termination, so that no uncovered day arises.
- **The non-payment trap** – if the contract ends through non-payment of premium, a non-payment surcharge applies to the uncovered days, and taking out a new policy afterwards can also be less favourable.
- **Comparing offers** – the market is repriced every year: the online calculator gives a starting point, and several insurers' offers go into one table, decided on premium and content together.

The covers, in one table the range of extras varies by insurer and changes over time – the exact scope is set by the offer and the terms

Cover	What it protects	The right question to ask
Property damage caused to others	Damage to a vehicle or property that you caused	<i>Up to what limit does it pay under the rules in force at any given time?</i>
Personal injury caused to others	The injured party's health damage and justified incidental costs	<i>Which costs count as justified?</i>
Accident-insurance extra	The driver's and passengers' own injuries	<i>Is it included in the base package, or does it need to be requested separately?</i>
Legal protection (extra)	The costs of traffic-related legal disputes	<i>Which matters does it cover, and up to what limit?</i>
Assistance (extra)	Roadside help, transport	<i>In what circumstances, and from where can it be called?</i>
Drink-driving or intentional damage	The insurer compensates the injured party and may bring a recourse claim against the party at fault	<i>How much can be reclaimed, and in what circumstances?</i>

How does it work? From the renewal date to signing

1 · Identifying the renewal date
Everything starts with the date. We find the contract's renewal date and rating – this sets the deadlines.

2 · Online calculation
Minutes. Gives a starting point from the car's details, with no obligation – the result reaches me and is put to use in our work together.

3 · Offers in one table
Several insurers. The premium with its terms, extras itemised, a picture of the service – with strengths and weaknesses, ready for a decision.

4 · Switching or signing
You decide. I start the new contract from the renewal date, provide the timed termination ready for signature, and check the policy document; if a claim stalls or a matter is disputed, I help wherever I can.



NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

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