

Case C-129/94 Ruiz Bernaldez [1996]

Facts: The applicant had caused an accident while driving drunk. He was ordered to pay damages, but his insurer was absolved from any liability under Spanish law. The exemption for insurers contravened EU law.

Held: The enforcement of the directive removed the exemption provided under national law for the insurance company. To ensure protection of the victims, the directive provision had to be interpreted so that compulsory motor insurance would enable third-party victims to be compensated for all damage caused. It followed that an insurer was precluded from relying on national law provisions to refuse to compensate third party victims.