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New mandatory civil liability insurance for owners of light personal vehicles (Law 5/2025)



Law 5/2025 establishes a new compulsory civil liability insurance for all owners of personal mobility vehicles (PMVs) weighing up to 25 kg and travelling at speeds of up to 25 km/h, such as electric scooters, Segways, hoverboards, as well as e-bikes and speed pedelecs travelling at speeds of up to 45 km/h*.

Its purpose is to guarantee coverage for damage that these vehicles may cause to third parties, equating them to other motor vehicles in terms of liability.

***E-bikes limited to 25 km/h and up to 250W will NOT be required to have insurance.**



max. 25 km/h



max. 25 km/h



max. 25 km/h



max. 45 km/h



max. 25 km/h

The new compulsory civil liability coverage limits for VMPs are:

- Personal injury up to €6,450,000 per claim
- Property damage up to €1,300,000 per claim



Deadline: 2 January 2026



If you believe that your family unit may be affected by this important insurance development, please do not hesitate to contact us:

info@opdebeeck-worth.com

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FOR EACH INSURANCE POLICY SOLD OR RENEWED DURING 2025 TO THE FOLLOWING CHARITIES:
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