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Criminal law obligation to redress the damage and third-party liability insurance of vehicle owners. Remarks in the view of the ruling of the Supreme Court of 13 July 2011, ref. III CZP 31/2011

Third-party liability insurance of vehicle owners is the most common insurance in Poland. Each owner of a motor vehicle is required to have this type of policy under the pain of fine. Traffic accidents often become not only the beginning of a civil lawsuit for damages, but also the criminal proceedings. The criminal court can rule on the financial claims being the result of a crime, *inter alia*, by imposing an obligation to redress the damage. The article is an attempt aiming at answering the questions: Can the insured person seek reimbursement from the insurer having paid the punitive measures? Can he make the insurer pay it? What is the relationship between the civil law and criminal law provisions? On the basis of judicature and doctrine, the author analyzes the function and the nature of a duty that originates in a criminal law to redress the damage.

Keywords: third-party liability insurance, car insurance, remedying damage, financial claims in criminal law