

FACTS ABOUT THE FEE

The Norwegian Motor Insurers' Bureau (TFF) is a cooperative organisation for all Norwegian motor insurance companies that offer liability insurance for motor vehicles (traffic insurance). All motor insurance companies in Norway are legally required to be members. TFF ensures compensation if a person causing injury or damage is unknown, uninsured or drives a foreign motor vehicle.

What does the fee involve?

Anyone who owns a registered motor vehicle is obligated to have valid liability insurance. If you have not insured your vehicle, you will be charged a fee for each day your vehicle is uninsured.

What is the cost per day?

Moped, tractor, motor vehicle, veteran vehicle: 50 NOK per day

Car, van, caravan, tracked vehicle, motorcycle, snowmobile: 150 NOK per day

Bus, truck: 250 NOK per day

Why has this fee been introduced?

The purpose of the fee scheme is to motivate vehicle owners to get their uninsured vehicles insured.

How can I avoid fees?

You have two options:

- insure the vehicle, or
- surrender the licence plates to the Norwegian Public Roads Administration

Which motor vehicles must be insured?

All motor vehicles, such as cars, mopeds, motorcycles, ATVs, tractors and buses, etc., which have licence plates attached or have the status of being registered, must be insured.

Which vehicles do not need insurance?

Mandatory traffic insurance is not required for deregistered, unregistered, wrecked or stolen vehicles. Neither do trailers or caravans require traffic insurance.

From which date must the vehicle be insured?

The vehicle must be insured from the date of purchase or when you have otherwise taken possession of the vehicle.

Who is responsible for taking out traffic insurance?

It is the owner's responsibility to insure the vehicle.

The owner is responsible for insuring the vehicle even when

- It is not in use
 - It is only used at certain times during the year
 - It is not in working condition
- ... As long as the licence plates are attached, the vehicle must be insured

Deregistration

- The vehicle must be deregistered if it is wrecked or exported abroad. Deregistration is performed at the Norwegian Public Roads Administration

Incorrect information in the motor vehicle register

- If you think the information in the motor vehicle register is incorrect, please contact the Norwegian Public Roads Administration

Unpaid fees

If you do not pay the fee, the Norwegian Motor Insurers' Bureau will send reminders and forward the claim for legal collection. In practice, this means the car will be deregistered in the event of a roadside check. Please note that previously issued daily omission fees will not be cancelled when insurance is finally arranged.

Unpaid insurance premiums

An insurance company has the right to terminate traffic insurance if premiums are not paid on time. Driving without valid traffic insurance is prohibited, and the vehicle may be deregistered in the event of a roadside check.