

## Municipal road insurance

It is worth knowing that municipal roads are insured. If a vehicle is damaged as a result of poor condition of a municipal road, the owner of the vehicle may apply for compensation. Here is some important information concerning this matter:

1. The Municipal Road Management Authority is insured with a public liability insurance by COMPENSA Towarzystwo Ubezpieczeń SA.
2. In the case of damage to a vehicle incurred as a result of poor condition of a road it is recommended that the damage as well as the fragment of the road which caused the damage be photographed (photographs taken with a mobile phone camera are also acceptable).
3. It is necessary to remember the exact location of the place where the damage occurred.
4. It is also advisable to call the police to make a report confirming the occurrence of the damage and the poor condition of the road in the place indicated by the driver.
5. If the damage to the vehicle is not serious enough to prevent the vehicle from being used, and if it is possible not to use the vehicle for some time, we suggest that no repairs are done to the vehicle before it is inspected by the insurance company appraiser.
6. If, however, such a repair has been carried out, all documents confirming the costs incurred in the repair (bills, invoices) must be kept.
7. In order to report a damage and claim a compensation from the public liability insurance of the Municipal Road Management Authority in Toruń the claimant must arrive in person to the office of the Authority at 159 Grudziądzka street, room 16. There the claimant will receive a damage claim form to be filled in, legibly, in block capitals, and enclose all the auxiliary documents such as photographs etc.
8. While filling in the form, a particular attention must be paid to the following sections:
  - Address for correspondence of the owner of the vehicle, its user, and the driver as well as their phone numbers for contact.
  - Description of the incident (street name, date, time, direction of vehicle movement, cause of the incident, damage to the vehicle, whether the police was present at the scene of the incident and whether a police report was made).
  - Vehicle details (make and model, license plate number).
  - A sketch of the place where the damage occurred (detailed sketch with marked permanent features such as street lamps, house numbers, kilometer posts etc.). The sketch is necessary to carry out an investigation and initiate the compensation claim procedure.
9. The completed form must be submitted in person at the secretary office (room 5) or by mail at the address of the Municipal Road Management Authority (Miejski Zarząd Dróg w Toruniu, ul. Grudziądzka 159, 87-100 Toruń).
10. If the form is filled in correctly, it is sent, together with the opinion of MRMA (MZD), to the insurance company, which will process it and continue the compensation claim procedure.

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### Important links:

- Municipal Road Management Authority (MZD): [www.mzd.torun.pl](http://www.mzd.torun.pl) [1]

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[1] <http://www.mzd.torun.pl>

