

## **Abstract**

### **Motor third party liability insurance**

The diploma thesis deals comprehensively with the issue of liability insurance for damage caused by the operation of a vehicle - the most important compulsory contractual insurance in the Czech Republic, focusing on the creation of the obligation of the damager to compensate for damage caused by the operation of the vehicle and the subsequent creation of the right of the injured party to insurance benefits. The aim of this thesis is a comprehensive solution of the situation arising as a result of a traffic accident caused by a combination vehicle, the individual parts of which are insured by different insurers and a description of the legal relations between the individual entities. To this end, the thesis is divided into four chapters. In the first chapter of the thesis, the institution of insurance is generally defined, as well as the basic concepts associated with this institution. In the second chapter of the thesis, an interpretation of the creation of the duty of the tortfeasor to compensate for the damage is given, focusing on the damage arising in connection with the operation of vehicles, including an interpretation of closely related issues to the tortfeasor's duty to compensate for the damage. Subsequently, the current legal regulation of liability insurance for damage caused by the operation of a vehicle is addressed, as well as a detailed solution of selected issues related to this institute. In the third part of the thesis, the conclusions made so far are applied to a specific situation and the mutual relations between the subjects arising as a result of a traffic accident caused by a combination vehicle are described. In the last part of the thesis, a comparison is first made with the government's proposal for a new law regulating liability insurance for damage caused by the operation of a vehicle and then a comparison is made with German legislation, including the application of German legislation to the situation addressed in the third chapter of this thesis. A detailed analysis of relevant court decisions, including case law adopted under previous legislation, permeates all chapters of the thesis.

**Key words: liability insurance, liability for damages, motor liability insurance**