



## PRESS RELEASE No 92/26

Luxembourg, 25 June 2026

Judgment of the Court in Case C-277/25 | Helpfind Funding and Others

### **Motor vehicle liability insurance: EU law does not preclude the transfer of a claim for compensation held against an insurance company**

In Poland, several people whose vehicles had been damaged in road traffic accidents received compensation from the insurance undertakings of the persons responsible for those accidents. They took the view that the sums that they had received did not fully remedy their material damage, and therefore assigned their compensation claims to companies specialising in debt recovery, in return for payment. <sup>1</sup>

Those professionals then brought legal proceedings against the insurers concerned. The Polish court seised of those disputes referred the matter to the Court of Justice to enquire whether the EU Motor Insurance Directive <sup>2</sup> prevents such an assignment of the right to compensation.

#### **The Court answers that question in the negative.**

It notes that the directive aims to ensure the protection of victims of road traffic accidents and to guarantee compulsory coverage against civil liability in respect of vehicles. The scope of that protection therefore extends to persons classified as 'injured parties' within the meaning of the directive. <sup>3</sup>

The Court holds that **a professional which has acquired a claim for compensation cannot be regarded as an 'injured party'**, since its rights derive not from national civil liability law, but from an assignment contract concluded with a person who has suffered material damage as a result of a road traffic accident.

Accordingly, the Court emphasises that the directive in question **governs neither the assignment of claims for compensation nor the standing of persons to bring proceedings before national courts to claim payment of such claims**. Consequently, it does not preclude national legislation permitting the transfer of claims for compensation and authorising the transferee to bring legal proceedings, in its own name and on its own behalf, to enforce the claims from that undertaking.

**NOTE:** A reference for a preliminary ruling allows the courts and tribunals of the Member States, in disputes which have been brought before them, to refer questions to the Court of Justice about the interpretation of European Union law or the validity of a European Union act. The Court of Justice does not decide the dispute itself. It is for the national court or tribunal to dispose of the case in accordance with the Court's decision, which is similarly binding on other national courts or tribunals before which a similar issue is raised.

Unofficial document for media use, not binding on the Court of Justice.

The [full text and, as the case may be, the abstract](#) of the judgment is published on the CURIA website on the day of delivery.

Press contact: Jacques René Zammit ☎ (+352) 4303 3355.

Pictures of the delivery of the judgment are available from "[Europe by Satellite](#)" ☎ (+32) 2 2964106.

Stay Connected!



<sup>1</sup> Specifically, the difference between the estimated value of full compensation for the material damage caused by a motor vehicle accident and the compensation paid by the insurance undertaking to the person who suffered that damage.

<sup>2</sup> [Directive 2009/103/EC](#) of the European Parliament and of the Council of 16 September 2009 relating to insurance against civil liability in respect of the use of motor vehicles, and the enforcement of the obligation to insure against such liability.

<sup>3</sup> Article 1(2) of Directive 2009/103.