



Traffic – the rules of the road

9. David and the mofa

09:45 minutes
Two-track audio

00:34 David, a fifteen-year-old schoolboy, loves playing ice hockey. Twice a week he rides a considerable distance to the ice rink on his mofa. Eventually, the mofa is too slow for him. So he soups it up. Once he lends it to a friend for a quick spin. This young man overtakes a line of traffic on the right, at excessive speed. He fails to see the woman on the pedestrian crossing. The ensuing collision leaves her badly injured.

02:44 For all the costs incurred, both the owner of the mofa and his friend are liable. But the mofa has no valid number plate. For this reason, no third-party insurance will cover the high damages. In cases like this one, a guarantee fund will pay out for damages. However, the fund will later demand reimbursement from the owner or person causing the accident.

If the owner has coverage by a third party, the insurance will pay even if the accident was due to gross negligence; but again the insurance will usually take recourse to the parties liable.

05:20 A police officer outlines three basic principles for road users. First: roadworthiness. Engine, frame, lights, exhaust and brakes must conform to regulations. Second: liability. Every mofa must have a valid number plate. Moreover, mofa owners are responsible for the condition of the vehicle, not the rider. Third: the rider's behaviour. The law classes mofas along with bicycles. In a stationary line, for example, mofas – like bicycles – are allowed to overtake on the right, but only at an appropriate speed. Overtaking on the right is not allowed if cars have stopped to give way to pedestrians.

08:13 The authorities let the two youngsters off lightly. By putting in 48 days of social service, David can work off his debt. For the victim, however, the accident has had grave consequences. She can't live her life the way she used to anymore. David will never lend his mofa to anyone again.