FREE GUIDE



Ethiopia

Third-party insurance in Ethiopia

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Third-party insurance in Ethiopia

For vehicle owners in Ethiopia: what Proclamation 799/2013 requires, what third-party cover costs, how a certificate and sticker are checked and the surcharge after an accident.

This guide puts together 4 pages of Tulinde Ethiopia (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 11 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

Third-party insurance in Ethiopia: Proclamation 799/2013, cost and cover

Reviewed 28 October 2026 · online: https://tulinde.africa/et/motor-insurance/

Short answer Checked 28 October 2026

Car insurance in Ethiopia is compulsory at the third-party level: under **Proclamation No. 799/2013**, no vehicle may be driven on an Ethiopian road without valid **third-party insurance**. Unlike its neighbours, Ethiopia's compulsory cover includes **death, bodily injury, damage to property and emergency medical treatment**. The insurance sticker must be on the windscreen. Driving uninsured is punishable by a fine of **Birr 3,000–5,000 or 1–2 years' imprisonment**.

What the law requires

The Vehicle Insurance Against Third Party Risks Proclamation No. 799/2013 (English text) says:

- **Art. 3** — no one may drive a vehicle on a road without valid third-party insurance.
- **Art. 4(2)** — the policy must cover death, bodily injury, damage to property and emergency medical treatment.
- **Art. 4(3)** — every general insurer must issue it; the premium tariff is set by the Council of Ministers (Art. 4(4)).
- **Art. 5** — the insurer cannot limit cover because of the driver's age or condition, the vehicle's power or value, its load, or when and where it is used.

What it does not cover

Under Art. 7, the compulsory policy does not cover: the insured and their family; the insured's employees injured at work; damage to the insured vehicle itself; goods carried for hire; property in the insured's custody; and accidents outside Ethiopia.

How much it pays

The original limits in Art. 16 of the Proclamation were Birr 5,000–40,000 for a death, up to Birr 40,000 for bodily injury per person, and up to Birr 100,000 for property damage. A victim can claim any amount above the limits from the person liable.

In July 2024, Council of Ministers Regulation No. 554/2024 replaced the premium tariff and the compensation amounts with those in a schedule to the regulation. The schedule is not included in the official online copy; the business weekly Capital Ethiopia reported compensation of Birr 30,000 to 250,000 for death and bodily injury and up to Birr 200,000 for property. Ask the insurer to confirm the amounts in your policy.

> Emergency treatment: under Art. 27, anyone injured in a road accident is entitled to emergency medical treatment (up to Birr 2,000 in the Proclamation), and medical institutions must provide it.

How much does car insurance cost in Ethiopia?

There are two prices to know, set in two different ways.

The compulsory third-party premium: a national tariff

The premium for compulsory cover is not set by each insurer: Art. 4(4) of the Proclamation leaves it to the Council of Ministers. Regulation No. 554/2024, published on 30 July 2024, replaced the tariff and the compensation amounts with two schedules attached to the regulation. Those schedules are not in the official online copy. According to Capital Ethiopia (press report, 25 August 2024), the cost of insuring a **private car went from around Birr 500 to over Birr 2,000**. Because the tariff is national, the third-party price for the same vehicle category should be the same at every insurer — ask for it in writing.

Comprehensive (own damage) cover: a percentage of the vehicle's value

Cover for your own vehicle is priced as a rate on the **sum insured** (the value you insure the vehicle for). The NBE has fixed **minimum** rates so that insurers cannot undercut each other: under Directive No. SIB/60/2023, Motor Insurance Minimum Premium Rate, in force since August 2023, the own-damage premium may not fall below these rates on the sum insured, net of all discounts and rebates:

Vehicle category (Directive SIB/60/2023)	Minimum rate on the sum insured
Private vehicles	1.01%
Motorcycles	1.14%
Pick-ups carrying own goods	1.09%
Taxi	1.77%
Public service vehicle, up to 16 seats	2.86%
Car hire	1.58%
Three-wheelers and tricycles	1.70%
Agricultural vehicles	0.58%

Read as an example (our calculation, not a quote): a private car insured for **Birr 2,000,000** may not be charged less than **Birr 20,200** for own-damage cover at 1.01%. Charging less breaches the directive (art. 4.2), and the NBE fines the insurer **Birr 25,000 for each breach** (art. 5). Insurers may charge more than the minimum, so compare quotes.

The NBE also notes that motor insurance shrank by 5.1% in 2024/25 while the number of vehicles kept growing, partly because higher prices pushed owners to buy **only the compulsory third-party cover** (Financial Stability Report). Before you drop comprehensive cover, read what third-party does not pay.

Choosing a motor insurer

Tulinde does not rate insurers. All 18 licensed insurers write general business, so all of them sell motor cover. To compare them, use the regulator's figures — capital and branch network on the largest insurers and side by side on compare two insurers — and ask each one:

1. The third-party premium for your vehicle category under Regulation 554/2024, in writing.
2. The own-damage rate and the sum insured it is applied to.
3. The excess (the part of each claim you pay yourself).
4. How a claim is reported (the Proclamation requires notice within 10 days) and how long payment takes.
5. Where the nearest branch is — Ethiopian insurers had 839 branches in 2024/25.

Keep the certificate and sticker together and learn how a cover is checked. If a claim goes wrong, the insurer has 10 business days to answer a written complaint before you complain to the NBE.

Certificate, sticker, claims and penalties

Rule	What it says
Certificate	Valid for at least one year (Arts. 9–10)
Sticker	Must be displayed on the windscreen; no sticker is prima facie evidence of no insurance, and the police may detain the vehicle (Arts. 12–13)
Notifying an accident	The insured must notify the insurer within 10 days; the victim can claim directly from the insurer (Art. 17)
Uninsured or hit-and-run vehicle	Victims are paid by the Insurance Fund held at the NBE (Arts. 19–24)
Penalty for driving uninsured	Fine of Birr 3,000–5,000 or 1–2 years' imprisonment (Art. 30)

Frequently asked questions

Does third-party insurance cover property damage in Ethiopia?

Yes. Unlike Kenya, Uganda or Tanzania, Ethiopia's Proclamation 799/2013 (Art. 4(2)) requires the compulsory policy to cover damage to property as well as death, bodily injury and emergency medical treatment.

What happens if I drive without insurance in Ethiopia?

A fine of Birr 3,000 to 5,000 or imprisonment of one to two years (Art. 30 of Proclamation 799/2013). The police may detain a vehicle without a sticker.

Who pays if I am hit by an uninsured vehicle?

The Insurance Fund set up by Proclamation 799/2013 pays victims of uninsured or untraced vehicles.

How much is car insurance in Ethiopia?

The compulsory third-party premium follows the national tariff of Regulation 554/2024; the press reported that the cost of insuring a private car rose from around Birr 500 to over Birr 2,000.

Comprehensive cover is priced as a percentage of the car's value, with NBE minimum rates — 1.01% of the sum insured for private vehicles (Directive SIB/60/2023).

Which is the best motor insurance company in Ethiopia?

Tulinde does not rank insurers, and the NBE publishes no claims or complaints figures per company. All 18 licensed insurers sell motor cover; compare their capital and branches on the largest insurers and ask each for the premium, the excess and the claims process in writing.

Is comprehensive car insurance compulsory in Ethiopia?

No. Only third-party cover is compulsory. See third-party vs comprehensive.

Chapter 2

Third-party vs comprehensive vehicle insurance in Ethiopia

Reviewed 28 October 2026 · online: https://tulinde.africa/et/third-party-vs-comprehensive/

Short answer Checked 28 October 2026

In Ethiopia, **compulsory third-party** cover already pays for injury, death and property damage you cause to others. What it never covers is **your own vehicle** (Art. 7 of Proclamation 799/2013). A **comprehensive** policy adds accident, fire and theft cover for your own vehicle. The NBE notes that many owners buy only the compulsory cover.

Side by side

	Compulsory third-party	Comprehensive
Required by law	Yes (Proc. 799/2013, Art. 3)	No — optional
Death or injury to others	Yes, within the regulated amounts	Yes
Damage to others' property	Yes, within the regulated amount	Yes
Emergency medical treatment	Yes (Art. 27)	Yes
Damage to your own vehicle	No (Art. 7)	Yes, after the excess
Theft or fire of your vehicle	No	Usually included

Questions to ask before you sign

1. Is the insurer on the NBE list?
2. What third-party amounts apply under Regulation 554/2024, and can you buy higher limits?
3. What is the excess on own-damage claims?
4. How is the vehicle valued after a total loss?

5. Is a takaful (interest-free) option available if you need one?

The price difference

Third-party cover is priced on the national tariff of Regulation 554/2024; the press reported that insuring a private car cost over Birr 2,000 after the 2024 change (Capital Ethiopia). Comprehensive cover adds an own-damage premium calculated on the vehicle's value, with a minimum rate fixed by the NBE — **1.01% of the sum insured for private vehicles** under Directive SIB/60/2023. The more your vehicle is worth, the larger the gap. Full details: how much car insurance costs in Ethiopia.

Third-party only can make sense for an old vehicle of low value that you could replace yourself. For a newer or financed vehicle, a single accident can cost more than years of own-damage premium — the compulsory cover pays the other side, never you.

What the other side receives

With either policy, people you injure and property you damage are paid within the amounts of Regulation 554/2024. The press reported **Birr 30,000 to 250,000** for death and bodily injury and **up to Birr 200,000** for property (Capital Ethiopia). Anything above those amounts can be claimed from you personally — a comprehensive policy may offer higher third-party limits, so ask.

If the vehicle that hit you was uninsured or never found, the Insurance Fund pays instead: see how to check a cover.

Frequently asked questions

Is comprehensive insurance compulsory in Ethiopia?
No. Only third-party insurance is compulsory under Proclamation 799/2013. It does not cover damage to your own vehicle.

Does third-party insurance cover my own car in Ethiopia?
No. Art. 7 of Proclamation 799/2013 excludes damage to the insured vehicle. Only an own-damage (comprehensive) policy pays to repair or replace it.

Does third-party insurance cover damage to another car in Ethiopia?
Yes. Unlike Kenya, Uganda or Tanzania, Ethiopia's compulsory cover includes damage to property, within the amount set by Regulation 554/2024.

Why do many Ethiopian drivers buy only third-party cover?
The NBE's Financial Stability Report (March 2026) says motor insurance shrank by 5.1% in 2024/25, partly because higher premiums led owners to buy only the mandatory third-party cover.

Chapter 3

Insurance check in Ethiopia: how to verify third-party vehicle insurance

Reviewed 28 October 2026 · online: https://tulinde.africa/et/check-motor-insurance/

Short answer Checked 28 October 2026

To check third-party vehicle insurance in Ethiopia, read the **certificate** — plate, chassis and engine numbers, start and end dates, insurer — check the **sticker** displayed on the windscreen (Proclamation 799/2013, Arts. 9–12), then call the insurer to confirm the certificate number. There is no public online checker: police and hospitals ask the **insurer, which must confirm a certificate within 24 hours** (Art. 11(3)). A vehicle **without a sticker is presumed uninsured** and police may detain it (Art. 13).

The certificate and the sticker

Under Proclamation 799/2013 (English text):

- **Art. 10** — the certificate is valid for **at least one year**.
- **Art. 12** — the insurer issues a **sticker** with the certificate; it must be displayed in full on the **windscreen** (the driver keeps it for trailers and vehicles without a windscreen).
- **Art. 14** — the insurer replaces a lost or damaged certificate or sticker.
- **Art. 26** — a foreign-registered vehicle needs a local certificate and sticker, or a **COMESA yellow card**.

How a cover is checked

The Proclamation gives one verification route: when a law-enforcement body or a medical institution asks, **the insurer must confirm the certificate within 24 hours** (Art. 11(3)). We found no public online checker from the NBE, the Insurance Fund or insurers. If you buy from an agent, call the insurer to confirm the certificate number before you drive.

Check the insurer itself on our list of the 18 licensed insurers.

Insurance check step by step

Whether you are buying cover, buying a used vehicle or were hit by another driver, the checks are the same:

1. **Read the certificate.** Art. 9(2) of the Proclamation requires it to show the name and address of the insured, the vehicle's **plate, chassis and motor numbers**, the **start and expiry** of the policy, its conditions, who is entitled under it, and the **name and address of the insurer**. It must also carry the insurer's declaration that the policy complies with the Proclamation (Art. 9(3)).
2. **Match it to the vehicle.** The plate and chassis number on the certificate must be the ones on the vehicle. A certificate for another vehicle does not insure this one.
3. **Check the dates.** A certificate is valid for **at least one year** (Art. 10), or for a shorter policy period only on sufficient grounds.
4. **Look at the windscreen.** The sticker must be displayed in full (Art. 12). For a trailer or a vehicle without a windscreen, the driver carries it.
5. **Call the insurer** on its published number and give the certificate number. Insurers must answer police and hospitals within 24 hours (Art. 11(3)); ask them to confirm to you too. Find the insurer on our list of licensed insurers.

> Buying a used vehicle: when a policy ends, the insured must hand the certificate and the sticker back to the insurer (Art. 9(4)). A sticker on the windscreen of a car you are offered is not proof that a policy is running today — check the dates and call the insurer.

After an accident: your right to know if the other vehicle is insured

Art. 11(1) obliges the insured person to tell anyone entitled to compensation **whether the vehicle is insured** and the conditions on the certificate. Write down the other vehicle's plate, the insurer named on its sticker and the certificate number, and ask the traffic police for the accident report.

Victims can claim directly from the insurer, and the insured must notify the insurer within 10 days (Art. 17). If no valid insurance is found, the Insurance Fund pays instead (see below). What the compulsory cover pays: vehicle insurance in Ethiopia.

Police powers and penalties

Rule	What it says
No sticker	Prima facie evidence that the vehicle is uninsured; police may detain it until a valid certificate is shown (Art. 13)
Driving uninsured	Fine of Birr 3,000–5,000 or 1–2 years' imprisonment (Art. 30)
After an accident	Notify your insurer immediately, and at the latest within 10 days (Art. 17)

Hit by an uninsured or unknown vehicle?

The **Insurance Fund** pays emergency medical treatment, compensation for bodily injury and compensation to the family of a deceased person when the vehicle was **uninsured or untraced** (Arts. 19–20). Hospitals claim emergency treatment from the Fund directly (Art. 27(4)). Its agency was set up by Regulation 300/2013 and today operates as the Road Safety and Insurance Fund Service (Kazanchis, Addis Ababa; +251 11 855 0783).

According to its FAQ, victims apply with the prescribed form at the designated office or online, with the police or accident report, medical records, ID and supporting evidence.

Frequently asked questions

Is there an online insurance check in Ethiopia?

Not that we could find: the NBE, the Insurance Fund and the insurers publish no public online checker. Ask the insurer named on the certificate to confirm it; Proclamation 799/2013 obliges it to confirm a certificate within 24 hours when police or a hospital ask (Art. 11(3)).

How can I check if a vehicle is insured in Ethiopia?

Look for the insurance sticker on the windscreen and ask for the certificate. The insurer must confirm a certificate within 24 hours when police or a hospital ask (Proclamation 799/2013, Art. 11(3)). There is no public online checker.

What happens if my car has no insurance sticker in Ethiopia?

It is presumed uninsured and the police may detain the vehicle until a valid certificate is shown (Art. 13).

Who pays if the vehicle that hit me was not insured?

The Insurance Fund, run today by the Road Safety and Insurance Fund Service, pays emergency treatment and compensation (Arts. 19–20 of Proclamation 799/2013).

How do I check third-party insurance by vehicle number in Ethiopia?

There is no public database to search by plate number. Ask for the certificate, check that its plate and chassis numbers match the vehicle, and call the insurer named on it to confirm the certificate number.

What must an Ethiopian insurance certificate show?

The insured's name and address, the vehicle's plate, chassis and motor numbers, the start and expiry of the policy, its conditions, who is entitled under it and the insurer's name and address (Proclamation 799/2013, Art. 9(2)).

Is a USSD or SMS code available to check insurance in Ethiopia?

We found none published by the NBE, the Road Safety and Insurance Fund Service or the insurers. Kenya (*352#), Uganda and Tanzania (TIRAMIS) have one — compare on motor insurance across Africa.

Chapter 4

Third-party insurance after an accident in Ethiopia: the surcharge and short-term premium calculator

Reviewed 28 October 2026 · online: https://tulinde.africa/et/third-party-insurance-surcharge-calculator/

Short answer Checked 28 October 2026

Under the Road Safety and Insurance Fund Service's **third-party directive (October 2024)**, an accident you cause adds an **additional premium** at renewal, from **10%** (a first accident with minor injury or property damage below ETB 50,000) up to **150%** (a fifth accident with damage above ETB 1 million), for **three years** (Arts. 13–14). There is no surcharge if you were not at fault. A policy under a year — only for an imported vehicle awaiting sale or a vehicle entering from abroad — costs **30% to 90%** of the annual premium, **at least ETB 809** (Art. 6).

The accident surcharge table

The directive (Art. 13) sets the additional premium, as a share of the premium, by type of accident and by its rank in the policy year:

Accident (surcharge, % of premium)	1st	2nd	3rd	4th	5th
Minor physical injury	10	20	50	80	100
Severe physical injury	20	30	50	80	100
Fatal accident	50	75	85	100	100
Property: below ETB 50,000	10	20	30	50	100
Property: ETB 50,001 to 100,000	20	30	75	100	120
Property: ETB 100,001 to 500,000	50	75	100	120	130
Property: ETB 500,001 to 1 million	60	80	110	130	140
Property: above ETB 1 million	70	90	120	135	150

The insurer adds it to the next year's premium from the accident record of the digital third-party system (Art. 11). It stays for three years and returns to the original level after three years without causing an accident (Art. 14). If you were not responsible, there is no surcharge; with several vehicles, the police report or a court sets each one's share (Art. 12). A new insurer checks the last three years before covering you (Art. 15).

Policies shorter than a year

A third-party policy normally lasts at least a year. Art. 6 allows a shorter one only for an imported vehicle until it is sold, or a vehicle entering the country from abroad, and never for less than 10 days:

Length of the policy	Share of the annual premium
10 days to 1 month	30%
Up to 2 months	50%
Up to 3 months	70%
Up to 4 months	80%
Up to 5 months	90%
More than 6 months	Full annual premium

Whatever the share, a short policy costs at least **ETB 809** (Art. 6(5)). The table sets no share between 5 and 6 months.

Worked example

- Dawit pays an annual third-party premium of ETB 3,000 (an example figure: use the one on your own certificate). This year he causes his second accident, with a severe injury: the table gives **30%**, so ETB 900 more and **ETB 3,900** at renewal, for three years.
- An importer insures a car for 3 months while it waits for a buyer, on an annual premium of ETB 3,000: 70% = **ETB 2,100**. For one month on an annual premium of ETB 2,000, 30% = ETB 600, raised to the **ETB 809** minimum.

> Where the figures come from: the copy of the directive we use is the English version published on the Ministry of Health website, dated October 2024, with its number left blank. The base premium itself is set by the tariff schedule of Regulation 554/2024, which is not included in the official online copy — so the calculator asks for your premium and never guesses it. Ask your insurer to confirm before you pay.

Frequently asked questions

Does my third-party insurance go up after an accident in Ethiopia?

Yes, if you were responsible. The directive adds 10% to 150% of the premium at renewal depending on the type of accident and how many you had in the year, for three years (Arts. 13–14). There is no surcharge when you were not at fault (Art. 12).

What is the price of third-party insurance in Ethiopia?

The annual premium is set by the tariff of Council of Ministers Regulation 554/2024 by type of vehicle; its schedule is not published in the official online copy, so ask a licensed insurer for the exact figure. The calculator applies the surcharge and short-term rules to the premium you are quoted.

Can I buy third-party insurance for one month?

Only for an imported vehicle until it is sold or a vehicle entering from abroad, and never for less than 10 days. It costs 30% of the annual premium, at least ETB 809 (Art. 6).

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About this guide

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