

Law No. 17-99 on the Insurance Code

Reference: Dahir No. 1-02-238 of 25 Rejeb 1423 (3 October 2002) promulgating Law No. 17-99 on the Insurance Code, as amended and supplemented in particular by Law No. 59-13 (takaful insurance)

Official Bulletin: Official Bulletin (B.O.) No. 5054 of 7 November 2002

Practice areas: Civil law, Business law, Commercial law and debt recovery

The Insurance Code governs the insurance contract (formation, disclosure of risk, payment of premiums, claims, limitation), compulsory insurance (land motor vehicles, hunting, construction), insurance companies and intermediaries. It is supplemented by Law 59-13 on takaful insurance and supervised by ACAPS (Insurance and Social Welfare Supervisory Authority).

The insurance contract

- The contract is evidenced by a written policy; the insured must accurately disclose the risk and any aggravation of it.
- In the event of a loss, the insured must report the claim within the period stipulated in the contract, which may not be less than five days.
- Actions arising from the contract are time-barred after two years from the event giving rise to them (Art. 36).

Compulsory insurance

- Every land motor vehicle must be covered by third-party liability insurance (Art. 120); driving without insurance is a criminal offence.
- The Road Accident Guarantee Fund compensates victims where the person responsible is unknown or uninsured.
- Compensation for road accident victims follows the scale set by the Dahir of 2 October 1984.

Key articles

ART. 36

All actions arising from an insurance contract are time-barred after two years from the event giving rise to them.

ART. 120

Any natural or legal person whose civil liability may be incurred for bodily injury or property damage caused to third parties by a land motor vehicle must be covered by an insurance contract.

Points to watch

- The two-year limitation period is short: interrupt it by registered letter or by legal action.
- An intentional misrepresentation of the risk renders the contract void; an unintentional omission reduces the indemnity.
- Exclusions of cover must be stated in very prominent characters to be enforceable.

Sheet prepared by Maître Mouad Lahfaia, lawyer at the Rabat Bar. 69 Rue Tansift, Apt 6, Agdal, Rabat 10090, Morocco · +212 808-507367 · cabinetlahfaia@gmail.com

General information document and unofficial English translation. Only the version published in the Official Bulletin of the Kingdom of Morocco is authoritative; the articles cited may have been amended since this sheet was written. Last updated : 13 October 2026.