



Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



Legal Opinion (L.O.) No.:	L0-2019-08
Date:	June 18, 2019

MR. TEODORO G. EBARVIA

President
SILVERSTREAK TRANSPORT CORPORATION
21st Floor IBM Plaza, Eastwood City Cyberpark,
E. Rodriguez Jr. Ave., Bagumbayan, Quezon City

**SUBJECT: Legal Opinion Regarding Motor Insurance
Policy Coverage for Articulated Vehicles**

Dear Mr. Ebarvia:

This pertains to your letter dated 30 August 2018 seeking for the Insurance Commission's legal opinion on whether *Trailers* are covered by the *Tractor Head's*¹ Comprehensive Motor Car Insurance Policy (Comprehensive Insurance) by virtue of being *Articulated Vehicles*² as defined under Section 3(c) of Republic Act No. 4136 otherwise known as the "Land Transportation and Traffic Code".

It was also mentioned that it is your company's position that the tractor head's comprehensive motor insurance policy should cover any damages caused by the trailer provided that the trailer is properly attached to the tractor head based on the following reasons, to wit:

1. That there is only one driver which controls the movement of the tractor head and the trailer attached to it;
2. That our law does not distinguish as to the liability of the driver in case of injuries or death caused by the tractor head or the trailer while it is being driven;

¹ Tractor Head or Tractor Unit — A characteristically heavy-duty towing engine that provides motive power for hauling a towed or trailered load.

² "Articulated vehicle" shall mean any motor vehicle with a trailer having no front axle and so attached that part of the trailer rests upon motor vehicle and a substantial part of the weight of the trailer and of its load is borne by the motor vehicle. Such a trailer shall be called as "semi-trailer."