

*Article 5*

Should it be stipulated in the policy that the assured shall himself make some contribution towards compensation for the damage, the insurer shall nevertheless remain liable to the injured party for payment of the contribution which the contract lays down as being due by the assured.

*Article 6*

1. The injured party has a direct claim against the insurer.

2. Should there be more than one injured party, and the total compensation due exceed the sum insured, the rightful claims of the injured parties against the insurer shall be reduced in proportion to that sum. Nevertheless, an insurer who, through ignorance of the existence of other claims, has in good faith paid an injured party more than that party's proper share, shall be accountable to the other injured parties only for the remainder of the sum insured.

*Article 7*

1. The assured must report to the insurer all accidents of which they have knowledge. The policy-holder must supply the insurer with any information or documents stipulated in the policy. Assured persons other than the policy-holder must supply any information or documents required by the insurer, at the latter's request.

2. The insurer may make the assured a party to an action brought against him by the injured party.

*Article 8*

1. Any action by the injured party against the insurer based on the former's direct claim against him shall be barred after two years have elapsed since the time of the accident.

2. A written request shall suspend the period of limitation in respect of the insurer until such time as he states in writing that he has broken off negotiations. The period of limitation shall not be suspended by subsequent requests.

*Article 9*

1. The insurer may not raise against an injured party the rights which he possesses

*Artikel 5.*

Selv om det er fastsat i policen, at den sikrede selv skal yde et bidrag til dækning af skaden, er forsikreren dog over for den skadelidte forpligtet til at betale det bidrag, som ifølge aftalen skal betales af forsikrings-tageren.

*Artikel 6.*

1. Den skadelidte har et direkte krav mod forsikreren.

2. Hvis der er mere end én skadelidt, og den samlede erstatning overstiger forsikringssummen, skal de skadelidtes retmæssige krav på forsikreren nedsættes i forhold til denne sum. Dog skal en forsikrer, som på grund af uvidenhed om, at andre krav foreligger, i god tro har udbetalt en skadelidt mere end hans rette andel, kun være ansvarlig over for de andre skadelidte for resten af forsikringssummen.

*Artikel 7.*

1. Den sikrede skal give forsikreren meddelelse om alle ulykkestilfælde, som han har kendskab til. Forsikringstageren skal forsyne forsikringsgiveren med alle de i policen omhandlede oplysninger og dokumenter. Andre sikrede personer end forsikringstageren skal på forsikrerens anmodning forsyne denne med de oplysninger og dokumenter, han behøver.

2. Forsikreren kan gøre sikrede til part i en sag anlagt mod ham af skadelidte.

*Artikel 8.*

1. Skadelidte kan ikke sagsøge forsikreren på grundlag af sit direkte krav mod ham, når der er forløbet 2 år fra tidspunktet for ulykkestilfældet.

2. Skriftligt påkrav suspenderer forældelsesfristen over for forsikreren indtil det tidspunkt, da denne skriftligt erklærer, at han har afbrudt forhandlingerne. Forældelsesfristen suspenderes ikke ved senere påkrav.

*Artikel 9.*

1. Forsikringsgiveren kan ikke over for skadelidte påberåbe sig de rettigheder, som