



Muestra:



Agujeros para fijación



Espacio para la marca del vehículo

Espacio para el número de certificado

Espacio para el número de serie

Espacio para el modelo del vehículo

NEW E-scooters must now be REGISTERED !! 🎉

NEW A new step towards safer and more regulated personal mobility.

Law 5/2025 on Compulsory Insurance for Personal Mobility Vehicles (PMVs)

On July 25, 2025, Law 5/2025 was published in the Official State Gazette (BOE), amending Royal Decree-Law 8/2004 on civil liability and insurance in the circulation of motor vehicles, to transpose Directive (EU) 2021/2118 of the European Parliament.

This law includes an additional provision establishing the obligation of compulsory civil liability insurance for all Personal Mobility Vehicles (PMVs).

The law distinguishes two groups of PMVs:

Heavy PMVs - Those exceeding 25 kg and 14 km/h

Light PMVs - Those not exceeding 25 kg or 14 km/h

Important note: This categorization exists only for the purposes of **mandatory insurance** regulations and is not applicable to traffic regulations. Since almost all PMVs exceed 14 km/h, the determining factor will be weight.

Heavy Personal Mobility Vehicles (over 25 kg)

For the purposes of mandatory insurance, heavy personal mobility vehicles will be considered "motor vehicles," as established by Directive (EU) 2021/2118. This means that these vehicles will be required to have **Compulsory Motor Insurance (SOA)**, the same insurance required for cars and motorcycles.

Cover for heavy Personal Mobility Vehicles (PMVs)

- Personal Injury – 70€ million
- Property Damage – 15€ million

Light Personal Mobility Vehicles (PMVs) (less than 25 kg)

For mandatory insurance purposes, Light Personal Mobility Vehicles (PMVs) are classified as Light Personal Vehicles (LPMs) and are required to have **a lower-cost insurance policy with simplified regulations**.

Coverage for Light PMVs

- Personal Injury - 6.45€ million
- Property Damage - 1.3€ million

⚠ Note: This insurance policy has the peculiarity that the insurer may seek reimbursement from the user for the amounts paid if the vehicle has been intentionally tampered with and this has contributed to the accident.

Characteristics	Heavy PMV (>25kg)	Light PMVs (<25kg)
TYPE of INSURANCE	SOA (Full insurance like for cars)	VPL (Simplified insurance)
Personal Injury	70€ Million	6.45€ Million
Material Damage	15€ Million	1.3€ Million
START DATE	26 January 206	2 January 2026
FINES	1,500€	500€

Will current insurance policies be valid?

No, because current insurance policies offer much lower coverage. Since the law requires higher coverage, the premiums will increase considerably. However, previously purchased policies must be honoured by insurance companies until their expiration date, up to the limit defined in the policy itself, without affecting their legality.

How will insurance coverage be verified?

Personal Mobility Vehicles (PMVs) must be registered with the DGT (Spanish Directorate General of Traffic) Vehicle Registry. From the moment they are registered, insurance will be mandatory, **even if the vehicle is not used**. Each PMV must display an identification sticker (a license plate in the format M-9999-ZZZ), which will be obtained upon registration and is required for obtaining insurance.

According to the DGT, the **registration fee will be around €8** and can be paid online through the Electronic Office. Vehicle deregistration or change of ownership can also be processed through their website.

Vehicles without a Circulation Certificate that were acquired before January 22, 2024, can be provisionally registered, with validity until January 22, 2027.

Will there be penalties for not registering?

Yes, the penalties for

- └ Heavy Personal Mobility Vehicles (PMVs) will be 1,500€, and for
- └ Light PMVs, 500€.

When will it come into effect?

The law comes into effect on January 2, 2026, for Light PMVs and on January 26, 2026, for Heavy PMVs.

However, since only registered PMVs will be required to register, **it cannot be applied** until the regulations governing PMV registration are published.

According to the DGT (Spanish Directorate General of Traffic), these regulations are expected to be published as the Royal Decree on the Protection of Vulnerable Users during 2026.

Change of Ownership and Deregistration

As with other vehicles, if a Personal Mobility Vehicle (PMV) changes ownership and the vehicle has been registered and has a valid registration certificate, the parties involved must request the change using the official form within thirty days, submitting the aforementioned documentation—except for the general characteristics sheet—along with the vehicle identification number (VIN) and the owner's identification number. Once requested, the Traffic Authority will issue a new digital registration certificate in the name of the new owner and will retain the vehicle identification number.

Regarding the deregistration of PMVs, this must be carried out at an authorized end-of-life vehicle treatment center (scrapyard/desguaces). These centers will electronically notify the National Vehicle Registry of the deregistration and destruction of these vehicles.

According to the law on civil liability and insurance, not having insurance will be penalized with between 202 and 610 euros and driving a VMP without insurance with between 250 and 800 euros depending on whether it is considered a light personal vehicle or a motor vehicle (more than 25 kilograms in weight and more than 14 kilometers/hour) by the aforementioned Insurance Law.