**Article 146**

**Related obligations – Compulsory insurance**

**(Article 179 of Directive 2009/138/EC)**

1. The insurance contract shall only be delivered to the insured or the beneficiary of the insurance after the payment of the premium due or the first instalment of the partial payment, when the insurance cover begins. Payment of the insurance premiums is made either directly to the insurance or reinsurance undertaking, to an insurance or reinsurance intermediary or to another agent authorised to collect insurance premiums. Insurance and reinsurance intermediaries, as well as agents shall pay to the insurance and reinsurance undertaking the sum of the premiums they receive from the insured on their behalf, no later than on the last working day of the calendar week in which the relevant receipts were carried out. The premium payment referred to in the preceding subparagraph shall be effected by a deposit to a bank account held by the undertaking.