Dahir of 2 October 1984 on compensation for victims of accidents caused by land motor vehicles

Reference: Dahir having force of law No. 1-84-177 of 2 October 1984

Practice areas: Accidents and compensation

> This is an unofficial explanatory note; only the Arabic text published in the Bulletin officiel is authoritative. The Dahir of 2 October 1984 sets the rules for compensating victims of accidents involving land motor vehicles. Compensation for personal injury is calculated on a statutory scale that takes into account, in particular, the victim's age, income and disability rate.

Who this law applies to

The law concerns people injured in road accidents (drivers, passengers, pedestrians, cyclists), the dependants of a deceased victim, insurance companies, and the road accident guarantee fund where the person responsible is uninsured or unidentified.

Key rules

- Compensation for personal injury is based on a reference capital determined by the victim's age and income at the time of the accident, with a minimum income used for people without earnings.
- Compensable items include medical and pharmaceutical costs, temporary incapacity, permanent incapacity according to its rate and, depending on their severity, pain and suffering and disfigurement.
- In the event of death, the dependants designated by the law receive a share of the reference capital, in addition to funeral costs and compensation for non-pecuniary loss for certain relatives.
- The victim's own fault may reduce compensation in proportion to their share of responsibility.
- Motor third-party liability insurance is compulsory; where there is no insurer or identified person responsible, the guarantee fund may step in.

Key deadlines and figures

- The police or gendarmerie report, or the joint accident report, is the first document in the file.
- Keep the initial medical certificate and the certificate of recovery or consolidation.
- The permanent partial disability rate, set by medical assessment, is the basis for the calculation.
- Compensation claims are subject to limitation periods, which should be checked promptly after the accident.

What this means in practice

Compensation is not set freely: it results from applying the statutory scale to the facts of the case. Documented income, the disability rate adopted and the apportionment of responsibility therefore directly affect the amount.

An insurer's offer can be accepted amicably, but a signed discharge generally closes the file. It is wise to check the calculation and the medical assessment before signing, and to go to court if you disagree.

Reforms and recent developments

The Dahir of 2 October 1984 remains the reference text for compensating road accident victims. It works alongside the Insurance Code and the Highway Code, and criminal proceedings against the driver may run in parallel with the compensation claim.

When to consult a lawyer

It is worth seeking advice from the time of the accident or on receiving a compensation offer, to gather documents, challenge a medical assessment if necessary, check how the scale has been applied, and assist or represent the victim or their dependants before the insurer or the court.

Sheet prepared by the office of Maître Malak Elimani, lawyer at the Rabat Bar. Building 13, Rue Al Ijas, Apartment No. 1, ground floor, Hay Riad, Rabat, Morocco · 05 37 56 53 58 · contact@elimaniavocats.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 : 3 November 2026.