

Stop repeat offenders from drunk-driving by attaching ignition interlock devices

- A total of 33 laws, including the Road Traffic Act, coming into effect in October

In October, a conditional driver's licence system will be implemented that will require repeat offenders to install an ignition interlock device to drive a car, and it will be easier to file claims for actual expense insurance in electronic form. The Ministry of Government Legislation (Minister Lee Wan-kyu) announced that a total of 33 statutes will come into effect in October. Some of the key details and implementation dates of the forthcoming statutes are as follows.

Issuance of conditional driver's licences to repeat drunk-driving offenders that require the installation of an ignition interlock device (「ROAD TRAFFIC ACT」, 10. 25.)

On October 25th, a conditional driver's licence system will come into effect that will require people who have had their drivers licence revoked for driving under the influence of alcohol again within five years of the date of their first offense to install an ignition interlock device in order to drive a motor vehicle. An ignition interlock device measures the driver's breath before starting the car and ensures that the car will only start if no alcohol is detected. If your licence is revoked for drunk-driving, there is a “disqualification period” before you can get your licence back, and after the disqualification period

ends, you will have to drive with an ignition interlock device for a period of time equal to the disqualification period. For example, if a person has been ineligible for a driver's licence for two years from the date their licence was revoked for driving while intoxicated and they get a new driver's licence, they will be required to attach an ignition interlock device for two years. If the person drives without the device, he or she will be punished by imprisonment for up to one year or a fine of up to three million won, and the conditional driver's licence will be revoked.

Convenient electronic filing of actual expense insurance claims (「INSURANCE BUSINESS ACT」, 10. 25.)

From now on, hospitals and doctors will be required to send claim documents to insurance companies electronically if requested by consumers. Until now, claimants have had to collect documents from hospitals and doctors and send them to insurance companies by post, email or fax when making an actual expense insurance claim. This complicated and cumbersome claim process has caused great inconvenience to the elderly and vulnerable, causing them to abandon their claims. In response, the Act requires insurance companies to establish and operate a computerized system for filing claims for actual expense insurance, and provides that policyholders or persons insured can request hospitals and clinics to electronically transmit related documents to insurance companies. It will be implemented first for medium and large hospitals with more than 30 beds, and will be implemented from 25th October, 2025 for clinics with less than 30 beds and pharmacies.

Prohibition against excessive collection contacts when collecting individual financial debts(「ACT ON THE MANAGEMENT OF INDIVIDUAL

FINANCIAL DEBT AND THE PROTECTION OF INDIVIDUAL DEBTORS」 , 10. 17.)

Beginning October 17th, when commencing debt collection activities, debt collectors will be required to provide advance notice to individual financial debtors of the date they plan to begin collecting individual financial debts and how to exercise their rights of defense. In addition, various measures will be introduced to alleviate excessive collection burdens on individual debtors, including the “total collection regulation”, which restricts debt collectors from contacting debtors more than seven times in seven consecutive days for each debt; the “collection moratorium”, which prohibits debt collectors from contacting debtors for a certain period of time upon confirming that the debtor is facing a major disaster or an accident; and the “right to request debt settlement”, which allows debtors to file a request for debt settlement from creditor financial institutions when they have difficulty paying their debts.

Establishment of Multi-Family Housing Inter-floor Noise Management Committee in multi-family housing with 500 or more households (「MULTI-FAMILY HOUSING MANAGEMENT ACT」 , 10. 25.)

Beginning in October, multi-family housing with 500 or more households required to establish an “Multi-Family Housing Inter-floor Noise Management Committee”. The inter-floor noise management committee is a self-governing organization composed of three or more members, including members of the council of occupants' representatives or council of lessees' representatives and the head of the management office of multi-family housing, and is responsible for hearing complaints related to inter-floor noise and for preventing disputes and resolving conflicts through voluntary mediation and arbitration. Members of the

inter-floor noise management committee are required to complete at least four hours of education annually on the preventing inter-floor noise and the mediating disputes between occupants, and the head of local government may subsidize some of the expenses incurred in measuring and diagnosing inter-floor noise in order to improve inter-floor noise.

The new statutes and the reasons for their enactment, including those stated above, can be found at Korean Law Information Center(www.law.go.kr).

(Unofficial Translation)

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