



The Brexit Effect: How will it impact driving abroad?

Following the latest Commons defeat on a possible Brexit deal, uncertainty remains over whether the UK will leave the European Union (EU) with or without a deal. Although there has been no formal agreement at this point, we wanted to update our clients on the potential impact that a no deal Brexit could have on driving abroad.

Driving Abroad – Green Cards

This remains a fluid situation, but we believe that if the UK leaves the EU without a deal, it is likely that drivers will need to obtain and carry a physical copy of a Green Card with them when driving in the EEA as well as Andorra, Serbia and Switzerland, to prove that they have valid insurance cover for their vehicle. This will also apply for driving across the Northern Ireland and Republic of Ireland Border.

What is a Green Card?

A Green Card is an international certificate of insurance that guarantees a motorist has the necessary third-party insurance cover and is suitably insured to drive in EEA countries.

If the UK becomes a 'third country' following Brexit, i.e. no longer a European Economic Area country, authorities in these countries are allowed to stop UK motorists at borders to check that they have a Green Card. In some EEA countries, it is a criminal offence to not carry a Green Card as it is proof of insurance and motorists could be subject to a fine, have their vehicle seized or face prosecution.

Motorists must carry an original, physical copy of a Green Card on green paper when travelling. Digital copies of a Green Card are not currently accepted and motorists that arrive at the border without a physical green card will not be permitted to drive in that country. It is important to remember that a separate Green Card must be carried for a trailer or caravan as each card has a unique, identifiable number.

What do you need to do?

You must request a Green Card from your insurance broker if you or your employees are planning on driving outside of the UK. This includes those who are fleet owners and operators. Green Cards must be issued for a minimum of 15 days, even if this overlaps with the expiry of the motor policy.

To allow enough time for your Account Executive to arrange for a Green Card to be issued to you in plenty of time before your travel date, it is important that you notify us as soon as possible. To help speed up the process, please have the following details to hand when calling:

- The dates you plan to drive your vehicle outside of the UK
- The countries you intend to drive in
- The names and ages of all drivers that you would like covered
- The make, model and registration/chassis number of anything you intend to tow

Please note, the driver will also need to carry an International Driving Permit (available from The Post Office) when driving abroad, as a UK driving license will no longer be accepted on its own.

Need advice? Please get in touch today

If you have any questions, or if you require any information regarding the above matters, please contact your Account Executive or a member of their broking team.