

# IMPORTANT INFORMATION ABOUT YOUR MOTOR POLICY



Whilst uncertainty remains on whether the UK will leave the European Union (EU) without a free-trade agreement in the coming weeks, it is vital that you read and understand this communication, particularly if you are intending to drive into the EU after 31st December 2020.

## NO-DEAL BREXIT MEANS THE RETURN OF THE GREEN CARD

In the event of a no-deal Brexit, and without any agreement to the contrary, the UK's participation in the free circulation zone will come to a swift end the moment the transition agreement expires on the 31st December 2020.

This means that every driver taking their vehicle to the European Economic Area (EEA) (plus Iceland, Liechtenstein, Norway, Andorra, Serbia and Switzerland) after this date will have to carry what is termed a Green Card - a free of charge document that guarantees and evidences the minimum motor insurance cover legally required for driving in the countries visited.

**Please note that a Green Card may still be required irrespective of whether there is a deal or not.**

## THE NEED TO CARRY A GREEN CARD MEANS:

- You must contact us, as your insurance broker, in good time before you travel outside the UK (including to the Republic of Ireland as well as mainland Europe) so that a Green Card can be issued prior to your departure. The more notice you give us, the better.
- You must provide us with your name, policy number, vehicle registration number, the dates when you'll be abroad, who will be driving the vehicle and the countries you'll be visiting.
- You must make sure that as well as specifying the number plate of your vehicle, where relevant, you provide the trailer registration mark (if you have, for example, an articulated vehicle, a draw-bar trailer, a caravan etc) so that the trailer can be issued with its own Green Card.
- You must make sure that if you receive your Green Card as an e-mailed PDF rather than in hard copy format, you print it out and take it with you (despite the name, a Green Card can now be printed on white paper).
- If your motor insurance policy is due to expire during the Green Card period, you will need to be issued with two Green Cards, one up to renewal date and the other covering the period post-renewal date.

## MORE IMPORTANT INFORMATION ABOUT GREEN CARDS

- Green Cards apply to the registration number of the vehicle rather than the driver.
- Green Cards are issued for a minimum period of 15 days. If you make frequent and/or lengthy trips abroad, please talk to us about arranging an annual Green Card for the vehicle(s) in question.
- A Green Card only confirms you have the minimum level of cover legally required in the countries within which your vehicle is travelling. This means that as well as requesting a Green Card, you must also instruct your motor insurer to provide you with the same level of cover whilst abroad as you enjoy in the UK.
- It is the driver of the vehicle that is responsible for carrying a Green Card, even if the driver is an employee. No employee should drive a vehicle abroad without first having received a Green Card provide by their employer.
- If you drive abroad without physically holding a printed Green Card, you may be prosecuted for driving without insurance, fined and have your vehicle impounded.

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