



Prepare to drive in the EU after Brexit

Following the uncertainty of the impact on the UK Policyholders driving in the European Economic Area (EEA) after Brexit, the ABI has issued guidance for policyholders for when the UK leaves the EU on 29 March 2019.

What is the impact on a Policyholder when the UK leaves the EU?

If the UK leaves the EU on the 29 March 2019 without a Withdrawal Agreement in place, and in the absence of a specific agreement to the contrary, all policyholders need to ensure they carry a physical Green Card whilst driving their vehicles in the EEA and some other Countries (Andorra, Serbia and Switzerland). If the UK leaves the EU without a deal, UK drivers may also need an IDP and extra documentation to drive in the EU and EEA.



What are Motor Insurance Green Cards?

A Motor Insurance Green Card is evidence of motor insurance cover when driving abroad. An International certificate of insurance issued by insurance providers in the UK, guaranteeing that the motorist has the necessary minimum motor insurance cover for travel in the country they are visiting. Currently the EU, EEA, Andorra, Serbia and Switzerland are part of a Green Card-free circulation area and you do not need a motor insurance Green Card to drive a UK registered vehicle in these countries. From 29 March 2019, if there is no EU Exit deal and the European Commission does not make a decision ensuring that UK registered vehicles will not be checked for proof of insurance, drivers of UK registered vehicles will need to carry a Motor Insurance Green Card when driving in the EU and EEA.

Some countries will also require separate insurance for trailers, this means that you may also need a separate Green Card for your trailer.

What you need to do?

If you are planning to travel in your vehicle to an EU country post-Brexit, you need to contact S G Busby to request a Green Card, giving 21 day's notice prior to travelling.

All UK Motor Insurance Providers will continue to provide the legal minimum motor insurance cover for travel to EEA countries. If you are a UK motorist, you will, therefore, not need to purchase additional third-party motor insurance policy cover when travelling to these countries with a UK registered vehicle.

Some of these requirements may change depending on the terms that the UK leaves the EU and we will keep our customers updated when further updates are received.

If you travel without a Green Card you will be breaking the law.

If you do attempt to drive you may be accused of driving without insurance and could be subject to a fine, having your vehicle seized or prosecution.

Driving Licences and International Driving Permits

On 28 March 2019, the type of international driving permit (IDP) that some countries outside the EU and EEA recognise will change.

From 29 March 2019, in the event that there is no EU Exit deal, you may need an IDP in addition to your UK driving licence to drive in EU and EEA countries.

If you hold a UK driving licence you should not need an IDP to drive in Ireland from 29 March 2019 as Ireland does not currently require IDPs to be held by driving licence holders from non-EU countries.

Number Plates and National Identifiers

Under international conventions, GB is the distinguishing sign to display on UK-registered vehicles when driving outside of the UK, including in the EU and the EEA.

You can display the distinguishing sign as either a GB sticker or a GB sign on your number plate.

From 29 March 2019, if the UK leaves the EU without a deal, you may need a GB sticker even if your vehicle has a Euro-plate (a number plate displaying both the EU flag and a GB sign).

You will not need a GB sticker to drive outside the UK if you replace a Euro-plate with a number plate that features the GB sign without the EU flag.

Vehicle Registration Documents

From 29 March 2019, in the event that there is no EU Exit deal, you should continue to carry your vehicle registration documents with you when driving abroad for less than 12 months. This can be either:

- your vehicle log book (V5C), if you have one
- a VE103 to show you're allowed to use your hired or leased vehicle abroad

Road Traffic Accidents in the EU

From 29 March 2019, in the event that there is no EU Exit deal, UK residents involved in a road traffic accident in an EU or EEA country should not expect to be able to make a claim in respect of that accident via a UK-based Claims Representative or the UK Motor Insurers' Bureau (MIB).

Instead, UK residents involved in a road accident may need to bring a claim against either the driver or the insurer of the vehicle in the EU or EEA country where the accident happened. This may involve bringing the claim in the local language.

In the event of an accident in an EU or EEA country caused by an uninsured or an untraced driver, UK residents may not receive compensation if there is no EU Exit deal. This will vary from country to country.

If involved in a road traffic accident in an EU or EEA country before 29 March 2019, you may need to bring legal proceedings in the UK against either the insurer or the MIB before 29 March 2019. After 29 March 2019, you may need to bring legal proceedings against either the responsible driver or the insurer of the vehicle in the EU or EEA instead. If you need more information about this, you should seek legal advice.

Trailer Registration

From 28 March 2019, you must register commercial trailers weighing over 750kg and non-commercial trailers weighing over 3,500kg before they can travel to or through most EU and EEA countries.

You can voluntarily register non-commercial trailers that weigh over 750kg but there is no legal requirement to do this.

Brexit is an ever-changing landscape, and we will do our best to keep you informed when we receive further information.

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