



## IMPORTANT INFORMATION FOR CLIENTS

### **BREXIT - GREEN CARD INFORMATION**

The transitional arrangements end 31<sup>st</sup> December 2020 and the UK leaves the EU agreements for Third Party Motor Insurance and in the absence of a specific agreement to the contrary, our customers will need to ensure they have in their possession a Green Card while driving their vehicles in the European Economic Area (EEA) and some other countries (Andorra and Switzerland). This will include motorists from the Republic of Ireland (ROI), travelling between the UK (including Northern Ireland) and any EEA state.

The current Covid-19 Crisis means that such travel will probably be minimal for some time but it is also likely that documentation will be strictly scrutinised.

### **What are Green Cards? – A reminder**

Green Cards are internationally recognised insurance documents issued upon request by insurers to their policyholders, when cover is sought for intermittent travel to countries which are not party to the EU Motor Insurance Database - MID. Green Cards are guaranteed through agreements between the motor insurers' bureaux of individual countries, referred to as the Council of Bureaux. All Green Card documents have the same format; but *no longer need to be green in colour*, A4 sized and list the countries for which the motorist's insurance policy is valid. Green Cards must be a physical document and cannot – as yet – be issued or presented in an electronic format.

### **They are probably going to be needed - A deal is now unlikely but still possible**

A Green Card will only be required in the event of a 'No Deal' Brexit on or after 31<sup>st</sup> December 2020. You are not currently required to do anything in relation to cross border travel as there is currently no requirement for policyholders to have a Green Card but this is becoming increasingly likely.

At this present time, extensive discussions are continuing between the European Commission, the UK Government and all the various motor insurers' bureaux to ensure that the UK will still be covered by current motor insurance provisions post-Brexit. If this is agreed, there will be no change impacting motorists travelling to or from the UK.

### **We are here to help**

We want to assure you that we are making all the necessary arrangements with our Insurer partners to minimise any possible inconvenience to our customers.

Some of our Insurer partners are working on an on-line portal/self-service solution to help us obtain the documents quickly for you and they plan to be operationally ready prior to 31<sup>st</sup> December 2020 if it is required.

## How Can I Get One?

Most Insurance companies have by now taken steps to ensure they are in a position to print and issue Green Cards to policyholders who require them.

In the event of the UK leaving with no-deal and if you intend to drive within the EU on or after 31<sup>st</sup> December 2020 you will need to request a Green Card from us.

If any of the following apply to you please get in touch with us immediately:

- You are using your vehicle(s) within the EU and will not return prior to 31st December 2020
- You are planning on using your vehicle(s) within the EU shortly after 31st December 2020

For any other trips after 31st December 2020, please get in touch with us at least 5 working days prior to departure, providing the following details:

- Names of all drivers
- Contact telephone number
- Contact e-mail address
- Reason for Travel – Business or SD&P
- Policyholder Name
- Policy Number
- Dates of Travel
- Countries required
- Vehicle Registration Mark
- Vehicle Make & Model
- Trailer Identification Number & Type

Alternatively, you can download a request form by clicking [here](#) and send this to us.

You should also be aware that in the event of a no-deal, you may also be required to apply for an International Driving Permit, and one permit is not necessarily universally accepted across the EU. Dependent on where you will be driving, you may require multiple permits. For the latest information, visit the Government website on this issue

If you have any questions or need more information, please get in touch with your usual TL Dallas Contact

We will continue to keep you informed of developments and will issue a further communication once there are any definite rules/guidelines.

Thank you.