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IMPORTANT INFORMATION FOR UK DRIVERS

With uncertainty on the outcome of Brexit looming, drivers in the UK will be wondering how a no-deal Brexit will affect driving abroad.

Our industry answers some of the questions that you may have.

If there is a no-deal, will I need to carry any documents to prove I have the right insurance cover?

Yes - a physical copy of what is called a Green Card will be required. Green Cards are an international certificate of insurance issued by insurance providers in the UK, guaranteeing that the motorist has the necessary third-party motor insurance cover for travel in the country being travelled to.

To obtain a Green Card you will need to contact your Insurance Broker or Insurer giving them sufficient time to process your request, who will then send you your Green Card possibly at a small administrative cost (charges are dependent on the Insurer).

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

NB: A Green Card is a paper document which under current international rules, should be printed on green paper.

Will I still be able to use my insurance to drive in other EU member states after Brexit?

Yes - All UK motor insurance providers will continue to provide the legal minimum motor insurance cover for travel to EU/EEA countries with a Green Card. If you are a UK motorist, you will not need to purchase additional third party motor insurance policy cover when travelling to these countries with a UK-registered vehicle. If you require fully comprehensive insurers may need to be notified.



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What if I travel without one?

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.

The only other legal option available would be to purchase insurance locally when you arrive in the country (often known as frontier insurance). However, such insurance cover may not be widely available and may be more expensive than UK-issued policies.

What if I have a Road traffic accident in the EU?

In the event that there is a no-deal Brexit 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.

For further information regarding driving in the EU and EEA including International Driving Permits, Number plates and national identifiers, please visit the Gov.uk website.