



## BREXIT CONTINGENCY PLAN

# Travelling between the UK and EU should the UK leave the EU without a deal

### Frequently Asked Questions:

#### **What is the impact of a “no deal” Brexit on travelling by vehicle?**

In the event of a “no deal” Brexit when the UK leaves the EU on 29 March 2019, drivers from the UK will be required to carry a Green Card when driving in the European Economic Area (EEA) and Andorra, Serbia and Switzerland. Drivers from Ireland will require Green Cards when driving in the UK. This will include driving between Northern Ireland and Ireland.

Travelers will minimise the impact to our customers by issuing Green Cards if they are necessary.

#### **What is a Green Card?**

The Green Card is an international certificate that provides confirmation that the motor insurance policy provides, at the very least, the minimum legal motor insurance required for driving in the countries being travelled to.

#### **Is a Green Card required for each vehicle?**

A Green Card must be issued for each specific vehicle that will be driven between the EU and the UK. Commercial trailers that are 750kg and over in gross weight and all trailers with a gross weight of 3,500kg and over will require their own registration number and will require a separate Green Card. The ultimate position is yet to be determined, but it is likely that the requirements will be the same for the UK and Ireland.

Where the Insured has multiple vehicles covered under a motor fleet policy, a Green Card will be required for each vehicle per trip. Blanket Green Cards cannot be issued.

#### **What do you need to do?**

Should you be planning to drive your vehicle between the EU and the UK from the 29 March 2019, you will need to contact your Broker as early as possible (up to 4 weeks in advance preferably) in order that arrangements are made with Travelers to ensure that Green Cards are issued in time.

#### **What do you need to carry whilst driving to the EU from the UK or to UK from Ireland?**

Drivers will be required to carry a physical copy of the Green Card for the total duration of the trip. When entering the EU (or the UK from Ireland / EU) drivers could be refused entry without the appropriate documents. If driving is attempted without a Green Card, drivers may risk being charged with driving without insurance, imprisoned, being fined and having their vehicles seized.

#### **Will the Travelers motor policy continue to provide cover in other EU territories and the UK after Brexit?**

Your current motor insurance cover will continue to provide cover whilst driving in the EU (UK insured vehicles) or in the UK (Ireland insured vehicles).

#### **Will there be any additional premium charges for Green cards?**

Travelers will not request additional administrative charges for issuing Green Cards. There may however be additional underwriting premiums where the duration of a trip abroad exceeds 30 days.

#### **What changes will there be if a Brexit deal is agreed?**

In the event of a Brexit deal being agreed, subject to negotiations between the EU and the UK, it is likely that the insurance requirements to travel between the UK and the EU will continue as they are currently without the need for a Green Card. Until a decision on Brexit has been reached, however, it is impossible to be certain about the future insurance requirements for driving between the UK and the EU.

#### **Are there any other changes for you to be aware of if there is a no deal Brexit?**

On 28 March 2019, the type of international driving permit (IDP) that some countries outside the EU and EEA recognise will change. You may require a different IDP to drive in these countries.

From 29 March 2019, in the event that there is “no deal” Brexit, the UK government will seek new arrangements to for EU and EEA countries to recognise UK driving licences. Until arrangements are in place an IDP in addition to a UK driving licence may therefore be required to drive in EU and EEA countries.

Each EU and EEA country will decide if they require a foreign driver to have an IDP, in addition to a driving licence, to legally drive in their country.

In some circumstances you may require more than one IDP when driving to more than one country irrespective of whether they are in the EU and EEA or otherwise.

Neither the UK nor Ireland currently require IDPs to be held by foreign driving licence holders that reside outside of their own territorial limits. It is unlikely that an IDP would be required to drive between the UK and Ireland from 29 March 2019.

### **Requirements for goods vehicle drivers from the UK and Ireland driving abroad from 29 March 2019**

From 28 March 2019, lorry and truck drivers from the UK and Ireland will need extra documentation to drive in the EU and EEA.

This includes registering certain trailers (commercial trailers of 750kg and over in weight) with the Driver and Vehicle Licensing Agency (DVLA) in the UK, or the Driver and Vehicle Computer Services Division in Ireland, and carrying a trailer registration certificate. These trailers will require their own separate Green Card for any trip between the EU and the UK.