

Announcement

Green Cards for Motor Policies following a No Deal Brexit

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The UK Government has advised that if the UK leaves the EU without an agreed withdrawal deal on 31st October 2019 then motor policyholders may be required to carry a Green Card if they wish to travel within the EU/EEA, including the Republic of Ireland.

The Green Card must be a physical document printed on approved green paper. The Green Card shows that the vehicle is insured for the minimum level of cover required by law to be driven in the specified countries. However, it doesn't confirm comprehensive insurance.

Therefore, we'll provide you with a Green Card if it is needed.

To request a Green Card please email nigglooucester@nig-uk.com. Requests should be made 15 – 30 days before travel.

When you send your request please title the email 'Green Card request' and include the following information:

- policyholder name and number
- dates of travel
- name/s of the driver/s
- name/s of the countries visited
- vehicle registration number, make and model
- trailer details

We won't be issuing Green Cards for travel outside the EU/EEA.

Green Cards will be issued for a minimum of 15 days unless the policy is due for renewal whilst the vehicle is abroad. In this instance the Green Card will only be valid until the renewal date. If renewal is confirmed before the Green Card is issued, then cover will be extended for the full period of travel.

Where we hold a record of all the vehicles on cover, we'll check that the vehicle in question is listed on the record and if not, we'll query it. For those policies which are on a declaration basis, we'll accept your request as confirmation that you've checked the vehicle is covered by our policy.

The Government has issued further guidelines regarding travel within the EU/EEA post Brexit – including the possible requirement of an International Driving Permit, which falls outside of our involvement but further information can be found on the Post Office website or by [clicking here](#).

We also want to draw your attention to the fact that all commercial trailers over 750kg and all other trailers over 3,500kg must be registered before travel, so they can be taken through some EU/EEA countries. A separate Green Card will be

issued for those trailers in addition to the towing vehicle.

There is no change to current policy premiums.

FAQs

Q. Does my policy cover my vehicle whilst driving within the EU/EEA?

A. Yes, and there is no change to the cover afforded by your policy.

Q. My motor certificate currently documents European cover on the back page. Do I still need a Green Card?

A. Yes, if we're advised that Green Cards are required for travel from 29 March 2019 (following a no-deal Brexit), then you will need to carry a Green Card with your motor certificate.

Q. What happens if I do not take a Green Card?

A. It's difficult to know how the various countries, border or law enforcement officials will react. It's not always possible to buy insurance at the border so there's a chance that your vehicle will be confiscated and a fine issued.

Q. Will a Green Card incur an additional premium?

A. No, there will be no charge to issue a Green Card. Please refer to your policy booklet and additional endorsements to see if a charge is applicable to increase your cover (above the minimum level afforded by the Green Card).

Q. Will you be sending the European Accident Statement with the Green Card?

A. No. You'll need to continue to obtain this document yourself and ensure that you comply with the rules and regulations of the countries visited.

Q. Do I need a Green Card for my trailer?

A. Yes, if your commercial trailer is over 750kg or any other trailer is over 3,500kg, then

- 1) the trailer needs to be registered before travel
- 2) a Green Card will need to be issued for the trailer and the towing vehicle

Q. Can you PDF the Green Card?

A. No, we've been advised that the Green Card must be a physical document, printed on approved green paper. Therefore, it's important to request a Green Card at least 15 days before travel to make sure it arrives in time.

If you have any queries please contact the **Motor Team on 0345 878 5537**

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