



Green Card Update

20th October 2020

Depending on the details of the new relationship agreed between the UK and the EU at the end of the current transition period which ends at 11pm on 31st December 2020, motor policyholders may be required to carry a Green Card if they wish to travel within the EU/EEA, including the Republic of Ireland from 1st January 2021.

To request a Green Card please email niggloucester@nig-uk.com 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 make and model

The Green Card must be a physical document but is no longer required to be printed on green paper meaning that once generated, we are able to email this to you which can either be printed & physically sent to the policyholder or sent electronically to the policyholder for them to print.

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. It doesn't confirm comprehensive insurance, however Part 9 of the Policy Wording confirms that we will provide the cover shown in the Schedule for any Private Car or any Goods Carrying Vehicle (where the gross vehicle weight is less than 3.5 tonnes).

Other than Bosnia and Herzegovina that were added to the Free Circulation Zone on 19th of October 2020, 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.

The Government has issued further guidelines regarding travel within the EU/EEA post Brexit which fall outside of our involvement. Further information can be found 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 all trailers. Unregistered trailers will bear the registration mark of the towing vehicle, whereas a registered trailer will bear its own unique trailer registration number.

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 (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, a separate Green Card will be issued for your trailer, registered or otherwise.