



Travelling to the EU if a no-deal Brexit – motor and travel insurance advice from ABI

Motor insurance

If the UK leaves the EU without a Withdrawal Agreement in place, and in the absence of a specific agreement to the contrary, you will need to ensure you carry a physical Green Card while driving your vehicle in the European Economic Area (EEA) and some other countries (Andorra, Serbia and Switzerland). A list of EEA countries is available [here](#).

Green Cards are an international certificate of insurance issued by insurance providers in the UK, guaranteeing that the motorist has the necessary minimum motor insurance cover for driving in the country being travelled to.

Please contact your insurer as far in advance of your trip as possible to ensure you receive the Green Card in time for your trip.

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 EEA countries. If you are a UK motorist, you will, therefore, not need to purchase additional third-party motor insurance policy cover when travelling to these countries with a UK-registered vehicle. You would continue to hold the same third-party cover that you do now.

Will I need to carry any documents to prove I have the right insurance cover?

Yes - a physical copy of your Green Card.

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 driving in the country being travelled to. Green Cards are guaranteed through agreements between the countries that issue them. The Green Card acts as a guarantee that the driver's insurer will honour any claims made against the insurance policy for incidents taking place while they are driving within the EU.

Under existing EU law, only vehicles from countries that are part of the European motor insurance 'free circulation zone' can drive in the EU without needing to carry paper documents. All EU member states are automatically part of the 'free circulation zone', but non-EU countries must apply to be part of this system.

The Department for Transport has published a [guidance document](#) confirming that if the UK leaves the European Union without a Withdrawal Agreement, it expects that the UK will not be part of the 'free circulation zone' on Exit Day.

In this scenario, drivers would need to carry a Green Card document to prove that they have valid insurance cover for their vehicle.

Under current international rules, Green Cards are physical paper documents printed on green paper.

Do I need to carry any additional documents if I am driving with a trailer?

Yes. *The Green Card is required to specify the licence plate number of each individual vehicle and identify any trailers or towed vehicles.*

In some EU member states, a separate Green Card is needed for each trailer. Your insurer will be able to advise you on the exact requirements for the countries you plan to visit.

If I have a multi car policy will I need a Green Card for each vehicle insured?

Yes. *A Green Card is required to cover the registration number of the individual vehicle, so a Green Card will be needed to cover each vehicle insured under one policy when being driven in the EU.*

Do I need to tell my insurer I plan to drive in another EU member state?

Yes. *Policyholders will need to contact their insurer in advance of their trip in order to arrange for Green Card documents to be provided. This will apply to any motor vehicle and to all forms of motor insurance – including commercial and motor fleet policies.*

Private motorists are already advised to contact their insurer in advance of overseas travel (including within the EU) to arrange for other aspects of their cover to be extended to the period while driving abroad (including cover for accidental damage to the vehicle). The exact arrangements for this will depend on the level of cover taken out when you bought the policy. These arrangements will continue to apply and will not be affected by the need to carry a Green Card.

Will there be any additional charges?

It is possible that there may be a small administrative charge associated with the provision of Green Card documents.

In addition, if you have a 'fully comprehensive' insurance policy, you will need to contact your insurer to check what aspects of this apply while you are driving abroad. Some insurers will allow you to purchase additional cover for when you are driving abroad

Does this apply for driving across the Northern Ireland and Republic of Ireland border?

Yes. *You should contact your insurer to arrange for the appropriate Green Card documents.*

Do I need to tell my insurer anything before the date we officially leave the EU?

Yes. *If you are planning a trip to an EU member state during or shortly after 29 March 2019, you will need to contact your insurer in advance of Exit Day to ensure you have the documentation and insurance cover you need for your trip.*

Your insurer will issue guidance in advance of the official date for Britain leaving the EU confirming what information will need to be provided and when.

If I have to tell my insurer in advance, how much notice will I need to give?

In order to allow sufficient time to process documents and to post your Green Card document, you will need to give your insurer sufficient notice of your intention to travel in advance. So it is best to contact them as far in advance as possible.

It is a requirement that your Green Card document covers a period of a minimum of 15 days. Therefore, if your motor insurance policy is due to expire less than 15 days after the date of travel, you will need to ensure you have confirmed your renewal before you depart (even if your trip is less than 15 days in total).

As is the case with other forms of travel documentation, you may also need to allow additional time if you are travelling at a busy period, such as during the summer or around a Bank Holiday.

Further guidance will be provided by your insurer in advance of 29 March 2019 confirming exactly what information you will need to provide and how much notice you will need to give.

What happens if I haven't been sent a Green Card?

If you are not carrying a Green Card when it is required, then you will not be able to drive legally in an EU member state. If you do attempt to drive in the EU without holding a Green Card, 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.

Will I need to show my insurance documents when I cross the border into the EU? Will I also need to show the documents when I move from one EU member state to another?

You may be required to show documents at the border when entering the EU, but this will be a decision for the border authorities to take. You may also be subject to police checks while driving abroad and you will also need to be able to present the document at the scene if you are involved in an accident.

Will authorities in EU countries recognise the documents – or could I still be told I need to buy cover from a local insurer while I am driving abroad?

EU member states will all recognise the Green Card document. Provided you have these documents, you will not need to purchase additional insurance from a local insurer.

The Green Card system has a standardised format that has been agreed by all EU member states (including the UK) and is currently used for travel outside the EU to other Green Card member countries (you can find a full list of Green Card member countries [here](#).)

If I have comprehensive motor insurance, will this automatically cover me if my car is damaged or stolen with abroad?

All UK motor insurance providers will continue to provide the legal minimum motor insurance cover for travel to EEA countries if the driver is carrying a valid Green Card. You will, therefore, not need to purchase additional third-party motor insurance cover when travelling to these countries with a UK-registered vehicle.

Fully comprehensive motor insurance provides coverage for you and your vehicle as well as other people – this is more than is provided by third-party policies.

Not all insurers will automatically extend fully comprehensive cover for travel abroad so it is advisable to carefully read your policy documents and contact your insurer to check what aspects of your policy apply while you are driving abroad.

I drive in the EU regularly in my own private car. Will I need to tell my insurer every time I travel?

A Green Card will automatically provide you with a guarantee of insurance for a minimum of 15 days. Insurers can also specify that it covers a longer period if this is required, so ask for this if you need it.

However, at the point at which you renew your motor insurance policy, you will also need to ensure you have a new Green Card for your new policy (even if you are still abroad on the date your original policy expires). If you decide to switch to a new insurer, you will need to request a new Green Card from that insurer as well.

Do I need to tell them what countries I will be visiting? Are the rules different depending on where I intend to travel?

Travelling to EU member states only – the Green Card document itself is designed so it can be used in the same way across every EU member state. The Green Card will specify which countries you are allowed to drive in. Under the current rules, it will always cover you for each EU member state. However, your insurer may still ask you to confirm which countries you intend to travel to.

Travelling to a Green Card country that is not an EU member state – you will need to inform your insurer which countries you will be visiting as you will not be automatically be covered for driving in any country outside the EU, even if they are part of the Green Card system.

I run a business where I employ drivers who regularly cross the border into the EU. Can I arrange their insurance for them or will they need their own documents?

As an employer, you will be able to arrange insurance cover on behalf of your employees, as you do today.

However, each of your employees will have an individual legal responsibility to carry these documents. Driving for employment or business purposes would not exempt anyone from needing to carry a Green Card.

Can I use the documents insurers provide to rent or borrow a vehicle while I am in an EU member state?

No. If Green Card documents are provided, this will only apply to your own UK-registered vehicle. If you want to rent or borrow a vehicle, you will need to arrange insurance separately and your Green Card will not cover this.

What happens if I am involved in an accident abroad that I may be wholly or partly responsible for – do I need to contact my insurer?

Yes. You will need to contact your insurer as soon as possible. You will also need to ask for the insurance details of the other driver and we would also strongly recommend you gather as much evidence as you can about what happened in the accident, including taking photos if possible.

Do I need a European Accident Statement?

No. The European Accident Statement is a standardised document to make it easier for drivers involved in an accident to exchange facts but you are not required to carry a copy of the European Accident Statement in your car. Your insurer may provide you with a copy alongside your Green Card.

What help will I receive if I am involved in an accident that was not my fault while driving in the EU?

Through the Green Card scheme, the UK has well established relationships with motor insurers in each member state to facilitate the settlement of claims for any incidents involving cross-border drivers.

However, the current ‘visiting victims’ arrangement for when a UK citizen is injured in a car accident in another EU member state will not be in place if the UK exits the EU without a Withdrawal Agreement on 29 March 2019. If you need to make an insurance claim against an EU-registered insurer, you will be subject to the local legal system and your claim may be treated differently to how it would be in the UK.

If I do not intend to use my car in another EU member state and only plan to drive in the UK, will this have any impact on my car insurance?

No. All UK-issued motor insurance policies automatically include the minimum level of third-party cover required for driving in the EU. This is a requirement of the UK Road Traffic Act and we do not expect this to have changed by 29 March 2019.

If you do not intend to use your car outside of the UK, you will not need to arrange for your insurer to issue you with a Green Card and there will not be any impact on your insurance cover.

Will the rules for driving abroad change after Britain officially leaves?

In addition to the potential changes to insurance rules, there will be a number of significant changes to driving rules and licensing requirements that take effect on 29 March 2019. You will need to comply with all these requirements under the terms of your motor insurance policy.

The Department for Transport has produced a series of guidance notices on the impact of Brexit on Driving and Transport – [available here](#).

Travel insurance

If the UK leaves the EU on 29 March 2019 without a Withdrawal Agreement in place, and in the absence of a specific agreement to the contrary, the European Health Insurance Card (EHIC) will no longer apply. This makes it even more important that you have appropriate travel insurance in place to cover medical costs while you are travelling in an EU country, in the same way as you would when travelling to a non-EU country.

What exactly is an EHIC?

An EHIC (European Health Insurance Card) gives you access to state-provided healthcare available to a resident. It is free from the Department of Health. However, it is not a substitute for having travel insurance as it will not cover all medical costs, or the cost of emergency repatriation back to the UK.

Will my travel insurance cover me for the healthcare currently under EHIC?

Travel insurance policies will cover emergency medical treatment costs as standard that could have been reclaimed through the EHIC, although some routine treatments would not be covered. Travel insurance policies already provide cover for medical expenses incurred in countries outside of the European Economic Area (EEA - all EU countries, plus Norway, Iceland, Liechtenstein) where there are no reciprocal arrangements in place, and this cover would automatically extend to cover costs that would have previously been covered by the EHIC. Be aware that there is a small number of policies in the market that state they will only provide cover if you have and use an EHIC. Customers in this position should check their policy and contact their insurer.

Will my travel insurance policy become more expensive?

Claims costs within Europe are currently reduced due to the presence of the EHIC, which covers some or all state-provided medical costs in most EEA countries. In the absence of the EHIC or similar reciprocal health agreement, insurers will inevitably see an increase in claims costs – this could have a direct impact on the prices charged to consumers. This will vary depending on the provider.

Will insurers be changing their terms and conditions to accommodate this?

For many travel policies in the market, the loss of the EHIC is unlikely to lead to a meaningful change to terms and conditions; any reference to the EHIC would simply be irrelevant and customers would still be able to make medical claims. However, for those policies where an EHIC must be in place and used, changes are likely. Pragmatically, insurers would look to make reasonable changes to policy wordings where necessary and to avoid customer confusion. In either case, this does not change what your policy will cover.

I have a pre-existing condition. Will I still be able to afford to travel in Europe?

Most travel insurance policies already require customers to declare any pre-existing medical conditions and, depending upon the type and severity of conditions, cover is often still available. This process already applies to countries where there are no reciprocal health agreements and will continue to apply for trips within Europe should the EHIC be discontinued. As insurers will incur increased claims costs for treatment received within Europe this could have a direct impact on the prices charged to consumers. This will vary depending on the provider.

Without the EHIC protection, it will be even more important to ensure that you have travel insurance that is adequate for your needs and this may involve paying more to protect yourself against significant medical costs when previously you may have chosen to rely upon the EHIC.

I have retired/am planning to retire in France. What access to healthcare will I get?

Travel insurance will only cover temporary stays abroad, for periods not exceeding the trip duration you have chosen. It does not cover those who are living abroad on a permanent or semi-permanent basis and most travel policies require that, to be eligible for cover, customers have their main home in the UK and are registered with a doctor in the UK.

Will my travel policy compensate me if an airline cancels my travel in the event they are unable to fly to Europe after Brexit?

If any airline fails to fulfil its obligations after booking, such as cancelling a flight, customers are entitled to a full refund to be claimed direct from the airline for the cost of the flight. The extra security offered by arranging a package trip and looking for ABTA protection could be especially worthwhile if booking a trip for 2019.

Travel insurance may be able to help with any extra cost to you because of a delay to travelling or cover the cost of your holiday when you cannot travel at all because there is no alternative transport available. You should check your policy or contact your insurer to see if it includes cancellation and travel disruption cover and what they will cover you for.

Having travel disruption cover in place as part of your travel insurance policy may mean you are covered against some financial losses resulting from delays and cancellations, provided you have exhausted other routes of getting your money back. This could be through airlines, travel agents or your credit card provider. Given the unique circumstances of Brexit you should check with your insurer directly if you are unclear.

Travel disruption cover may also offer you some compensation if travel delays have forced you to miss some of your holiday or for the cost of unused bookings, such as a hotel reservation that is non-refundable and unused, due to the flight cancellation.

What is the cost of medical claims settled by EHIC in the most recent year that would have fallen on travel insurers if EHIC had not existed?

Unfortunately, insurers do not have this level of data at claim level in order to split out between what would and would not be covered under the EHIC.