

Brexit - Travelling abroad Your questions answered....

Green Cards

1. What happens now that the UK has left the European Union?

A Green Card will be required as evidence of motor insurance for travel within the European Union (EU) and Andorra, Iceland, Norway, and Switzerland. The green card is required in addition to the Certificate of Motor Insurance.

A Green Card will also be required if you are travelling to Bosnia and Herzegovina and Serbia, as you will have to travel via the EU to get to these countries.

2. What is a green card?

A Green Card is an international Certificate of Insurance which guarantees that a motorist has the necessary Third-Party insurance cover for that country. It proves that you can drive in the countries specified on the green card.

3. Can you travel within the EU and EEA countries without a green card?

No, you will not be able to travel without a Green Card, and it must cover the whole of your trip. Country borders will be controlled and without the necessary documents, drivers may be refused entry to that country.

4. Will there be any change to the level of cover currently provided for travel within the EU and EEA countries?

No, our policy automatically provides the same cover for the United Kingdom, Andorra, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and Switzerland.

The Green Card document will provide the necessary guarantee that the motorist has the minimum cover required by law in these countries.

Cover in Bosnia and Herzegovina, and Serbia is limited to the minimum required by law which is the equivalent of third party only in that country.

We will not provide cover within a Green Card document for the following countries:

Albania, Azerbaijan, Belarus, F.Y.R.O.M. (Macedonia), Iran, Israel, Montenegro, Morocco, Russia, Tunisia, Turkey, and Ukraine.

5. How will green cards be issued?

You must request a green card from your broker at least 30 days in advance of traveling and no later than 10 days prior to your departure date. Once issued your broker will arrange to pass this on to you.

6. What is the charge for green cards?

An administration charge applies for the issue of green cards. This is currently £22.40 inclusive of Insurance Premium Tax (IPT).

7. Does the document need to be on green paper?

No, this is no longer required.

- 8. Can an electronic version be used for travelling?**
No, the document must be printed and kept in physical form.
- 9. What is the minimum period of cover?**
Regardless of the length of cover requested, all green cards are issued for a minimum of 15 days.
- 10. What is the maximum period of cover?**
Please refer to your broker should you need to extend your trip for longer than 15 days.
- 11. What happens if the policy is due for renewal whilst away?**
You must arrange the renewal of your policy and obtain green card prior to travel. If you have arranged cover with an alternative insurer you must ensure a green card is issued from them for when our policy expires.

International driving permits

- 1. What happens after Brexit?**
From 1st January 2021, if there is no EU Exit deal, drivers may need an International Driving Permit (IDP) in addition to their UK driving licence to drive in EU and EEA countries
- 2. What is an international driving permit?**
An International Driving Permit (IDP) is a permit that allows drivers to drive in countries where a UK licence alone is not enough. There are different types of International driving permits depending on which country is visited. The IDP must be carried, together with the UK driving licence when driving in the EU and EEA countries.
- 3. Does this apply if travelling to Ireland?**
If you hold a UK driving licence, you should not need an IDP to drive in Ireland from 1st January 2021 as Ireland does not currently require IDPs to be held by driving licence holders from non-EU countries. Please refer to the GOV website for further clarification.
- 4. What if I do not hold an IDP?**
If you do not hold a valid IDP, you risk being fined or refused entry at the country border.
- 5. Where do you obtain an IDP?**
IDPs are not issued by Mulsanne Insurance. Please refer to <https://www.postoffice.co.uk/identity/international-driving-permit>

Useful links

<https://www.gov.uk/driving-abroad>

<https://www.gov.uk/eu-eea>

<https://www.postoffice.co.uk/international-driving-permit>