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Brexit may mean Green Cards come back

Business Information Update from Footman James

At the time of writing the UK is still part of the European 'free circulation zone' meaning UK motorists can legally drive their vehicles in any European Economic Area (EEA) country (EU plus Iceland, Liechtenstein and Norway) as well as Andorra, Serbia and Switzerland. This means they do not have to carry any evidence of insurance other than their standard EU 'First Directive on Motor Insurance'-compliant motor insurance certificate.

With effect from 23.00hrs on the 31st December the free circulation zone will come to an end, unless an agreement to the contrary is obtained. That would mean every driver taking their vehicle abroad after that date will have to carry what is termed a green card – a document that guarantees they have the minimum motor insurance cover legally required for driving in the countries they are visiting.

The need to carry a Green Card means:

- Having to contact your motor insurer or insurance broker in good time before you travel outside the UK (including to the Republic of Ireland as well as within the EU) so that a Green Card can be issued prior to departure. The more notice you give, the better
- Providing your insurer or broker with your name, policy number, vehicle registration number, the dates when you'll be abroad, who will be driving the vehicle and the countries you'll be visiting
- Making sure that as well as specifying the number plate of your vehicle, you provide the trailer registration mark (if you have, for example, an articulated vehicle or a draw-bar trailer) so that the trailer can be issued with its own Green Card – to find out about registering your trailer to take it abroad, [click here](#).
- Making sure that if you receive your Green Card as an e-mailed PDF rather than in hard copy format, you print it out and take it with you (despite the name, a Green Card can now be printed on white paper).
- If your motor insurance policy is due to expire during the Green Card period, you will need to be issued with two Green Cards, one up to renewal date and the other covering the period post-renewal date.

Green Cards apply to the registration number of the vehicle. Green Cards are issued for a minimum period of 15 days. If you make frequent and / or lengthy trips abroad, it may be appropriate to talk to your insurer, or your insurance broker, about arranging an annual Green Card for the vehicle(s) in question.

As stated above, a Green Card only confirms you have the minimum level of cover legally required in the countries within which your vehicle is travelling. That means as well as requesting a Green Card, you must also instruct your motor insurer to provide you with the same level of cover whilst abroad as you enjoy in the UK.

It is the driver of the vehicle that is responsible for carrying a Green Card, even if the driver is an employee. No employee should drive a vehicle abroad without first having received a Green Card via their employer. If you drive abroad without physically holding a printed Green Card, you may be prosecuted for driving without insurance, fined and have your vehicle impounded. If driving for work abroad, business use would need to be included on your insurance policy.

For further information about your rights as a consumer, visit: www.fca.org.uk/consumers

For the latest Brexit transition advice about passports and health insurance, go to: www.gov.uk/visit-europe-1-january-2021

For further Brexit-related advice, go to: www.gov.uk/transition

The information contained in this bulletin is based on sources that we believe are reliable and should be understood as general risk management and insurance information only. It is not intended to be taken as advice with respect to any specific or individual situation and cannot be relied upon as such. If you wish to discuss your specific requirements, please do not hesitate to contact your usual Footman James advisor.