

# Technical bulletin: UK motor insurance and the effects of a 'no-deal' Brexit

## Key information to assist UK drivers

Brexit is fast approaching with the UK's exit from the European Union (EU) currently proposed to be 31 October 2019 - how will motor insurance and travel to EU countries be affected?

Consideration of the following items will assist drivers in knowing how to proceed in the event of a 'no deal' Brexit.

### Insurance documents needed for travel

#### Green Cards

If the European Commission does not decide to exempt UK registered vehicles from being checked for proof of insurance, drivers travelling to any EU or European Economic Area (EEA) country will need to carry a green card. Green cards will be required as proof of insurance.

#### Frequently asked questions

##### Where can green cards be obtained?

From their insurance company via your Willis Towers Watson Networks Broker.

##### When should a green card be requested?

It is suggested green cards are requested at least a month before travel.

##### Will a driver be breaking the law by travelling to an EU or EEA country without a green card?

Yes. UK drivers will be required by law to have a green card to travel to an EU or EEA country after the UK leaves the EU.

##### Will drivers from EU and EEA countries visiting the UK need to carry a green card?

Yes.

##### Will a separate green card be needed for caravans and trailers?

Yes. Two green cards will be needed; one for the vehicle and one for the caravan or trailer.

##### If a company has a fleet of vehicles, will a separate green card be needed for each vehicle?

Yes, individual green cards will be required for each vehicle.

Full details can be obtained from the Department for Transport (DoT) website. For further information please visit <https://www.gov.uk/guidance/prepare-to-drive-in-the-eu-after-brexit-lorry-and-goods-vehicle-drivers#visas>

### Other documents needed for travel

#### Driving Licences and International Driving Permits

Drivers will need to carry a UK driving licence to drive in an EU or EEA country. One or more International Driving Permits (IDPs) may also be needed, depending on which countries are being visited.

There are three types of IDP:

1. 1926 IDP
2. 1949 IDP
3. 1968 IDP

The type of IDP needed depends on the country being visited. More than one IDP may be needed if driving through multiple countries.

Further details can be obtained from the DoT website

<https://www.gov.uk/guidance/driving-in-the-eu-after-brexit-international-driving-permits>

The relevant IDPs needed for specific countries can be obtained from UK Post Offices at a cost of £5.50.

#### Additional information for UK lorry drivers working for UK companies

Lorry drivers will need a Certificate of Professional Competence (CPC), just as they do prior to Brexit. This will enable them to still drive to or through EU countries with a UK Driver CPC qualification for all international journeys that UK companies are allowed to make after a 'no-deal' Brexit.

Further details can be obtained from the DoT website

<https://www.gov.uk/guidance/prepare-to-drive-in-the-eu-after-brexit-lorry-and-goods-vehicle-drivers>

#### Visas

Drivers will not need a visa for short trips, according to European Commission proposals. They could stay for up to 90 days in any 180-day period, but may need a visa or permit to stay for longer, or to work or study.

For further details, please visit

<https://www.gov.uk/guidance/prepare-to-drive-in-the-eu-after-brexit-lorry-and-goods-vehicle-drivers#visas>

#### GB stickers

The Driver and Vehicle Licensing Agency are recommending that vehicles travelling abroad should display a GB sticker. For further advice, please see <https://www.gov.uk/guidance/driving-in-the-eu-after-brexit#gb-stickers-and-number-plates>

#### Information for haulage companies

Further information can be found at <https://www.gov.uk/guidance/carry-out-international-road-haulage-after-brexit>

#### Other issues to consider

The DoT has advised that if drivers are taking vehicles to the EU for less than 12 months, they should carry one of the following documents with them:

- vehicle log book (V5C)
- a VE103 to allow a driver to use hired or leased vehicles

#### Other useful links

- Registering UK trailers before towing them abroad

<https://www.gov.uk/guidance/trailer-registration>

- Exchanging a driving licence when living in an EU country after Brexit

<https://www.gov.uk/guidance/driving-in-the-eu-after-brexit-driving-licence-exchange>

- Taking a vehicle out of the UK for more than 12 months

<https://www.gov.uk/taking-vehicles-out-of-uk>

#### Making claims after Brexit

A driver might need to bring a claim against either the driver or the insurer of the vehicle in the EU or EEA country where the accident happened. This will vary by insurance company. Drivers might have to make claims in the local language. They might not get compensation if the accident is caused by an uninsured driver or if the driver cannot be traced. This will vary from country to country. The DoT suggest obtaining legal advice if more information is needed. Information can also be requested from insurers or uninsured loss recovery providers.

#### Dated Documents Disclaimer

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