



March 2019

NOTE TO OUR CLIENTS – TRAVELLING IN EUROPE AFTER 28 MARCH, 2019

With only a few weeks to go until the UK potentially leaves the EU, there are a number of things that may affect your travel arrangements if you are visiting an EU member state. Whilst there is clearly uncertainty and the ramifications are unknown, below is some prudent advice.

In this bulletin we outline and clarify what they are.

GREEN CARDS*

What is a Green Card?

A Green Card is a document that acts as evidence that the minimum legal cover is in force for the country visited whilst driving outside the UK.

On 29 March, if there is no EU Exit deal, or any relevant agreement, a Green Card will be required to prove that you have the required insurance, regardless of the level of insurance cover provided. Clients will also require a Green Card if they are driving from Northern Ireland to Ireland.

What Action Do I Need to Take?

Either contact your insurer or your usual Towergate Advisor to find out the process you will need to go through should you wish to drive to the EU post 29 March. We will endeavour to request that your insurers provide Green Cards for longer time periods where there are multiple trips involved.

What will happen if I travel without a Green Card?

If you travel without a Green Card, it is highly probable you will not be allowed to cross the border or get onto a ferry. If, however, this isn't the case and you are allowed to travel and you are then stopped and held at the roadside because you have not travelled with the correct paperwork, you could be fined or have your vehicle impounded.

Will my driving licence be valid to drive in the EU after March 2019?

In the event of a 'no deal' Brexit, the Department of Transport has indicated that you may need to obtain an International Driving Permit (IDP), to drive in the EU. This would need to be shown in conjunction with your UK driving licence.

The IDP is issued by the Government and available at Post Offices. Neither Towergate Insurance Brokers nor your insurer can issue IDPs.

It is important to note that there are two different IDPs depending which country you are driving in.

- A 1949 Convention IDP covering Cyprus Malta and Spain
- A 1968 Convention IDP covering all other EU countries plus Norway and Switzerland

To drive in the Republic of Ireland you should not need an IDP if you hold a UK driving licence as Ireland does not currently require IDPs from non-European countries. Those Clients travelling by car in the EU, but not returning prior to 29 March 2019 will require a Green Card.

MY TRAVEL INSURANCE

Will a 'no deal' Brexit affect my travel insurance policy?

Irrespective of the outcome of Brexit, your insurance policy will remain valid subject to its

existing terms and conditions.

Your travel insurance will still cover any medical assistance required irrespective of any changes that might be made to European Health Insurance Card, (EHIC) status. Your cover will still be subject to normal disclosure of any medical conditions.

What happens if I am delayed or my travel disrupted?

Your first contact should be with the airline or travel provider. If you have bought an ABTA protected trip or paid for it by credit card, you will have additional consumer protection. However, you should check to see if your travel insurance policy includes travel delay or disruption cover. Some policies cover specific perils only – for example poor weather, strike, industrial action or mechanical breakdown. Therefore, if a delay occurs that is not as a result any of these, such as Brexit, then there is no cover.

Will my EHIC card still be valid if the UK leaves the EU without a deal?

If the UK leaves the EU without a deal, your EHIC – which gives European citizens the right to access state-provided healthcare during a temporary stay in another European Economic Area (EEA) country or Switzerland - will no longer be valid.

For more information, please visit the NHS website by clicking [here](#).

Will I need to renew my passport before I go on holiday?

If the UK leaves the EU without a deal on 29 March, you will need at least six months left on your passport when you arrive at your EU destination. If this won't be the case you will have to renew before you travel.

For further details about passport requirements and information on how to renew your passport please visit the government's advice page by clicking [here](#).

PET INSURANCE

I have pet travel cover and I am travelling to another European Union country with my pet, does the UK voting to leave the European Union affect my cover?

Cover to travel under your pet insurance is reliant on you meeting the terms of the United Kingdom Government Pet Travel Scheme, known as PETS, which is administered by DEFRA, the Department for Environment, Food and Rural affairs. It is possible that in the future, travelling with your pet may involve more planning.

To make sure your pet is able to travel from the UK to the EU after 29 March 2019 in any scenario, you should read the government's most up-to-date guidance, which can be found [here](#).

DEFRA recommends contacting your vet at least four months before travelling to get the latest advice.

For more information or for a full review of your needs, please contact
Towergate Insurance Brokers or email TIB@towergate.co.uk

*Source: Aviva Green Cards-Everything you need to know for you and your customers, March 2019

Towergate Insurance Brokers is a trading name of Towergate Underwriting Group Limited. Registered in England No. 4043759.
Registered address: 1 Minster Court, Mincing Lane, London EC3R 7AA. Authorised and regulated by the Financial Conduct Authority.