

BREXIT

Important Information for Policyholders

As you are aware, the United Kingdom (UK) left the European Union (EU) on the 31st January 2020 with a Withdrawal Agreement and subsequently entered into a transitional period which ended on the 31st December 2020. The UK Government has announced that discussions with the EU to agree the terms of the future relationship between the two have been successful and a trade deal has been confirmed. However, not all of the details are fully known.

Please be assured that you are still covered by the terms of your car insurance policy if you are considering taking your vehicle outside of the UK from 1st January 2021. Until such time as all of the specific terms are known, you may need to take a few additional steps in order to drive in the EU/European Economic Area (EEA).

The situation is being constantly monitored, so please visit www.ageco.co.uk or call 0345 128 7915 for the latest information.

Car Insurance

Green Cards

Currently, you **will** need to carry a Green Card with you when you travel outside of the UK in your vehicle from **1st January 2021**.

A Green Card is an International Motor Insurance Certificate, issued by insurance providers in the UK to prove that you have the minimum compulsory third-party motor insurance cover required by law for the country you're visiting. Currently, this must be a paper document and not a digital version. A Green Card is personalised with your UK vehicle registration details and will need to be carried with you when driving in the EU or EEA.

In addition to the basic cover the Green Card gives you, your insurance policy provides you with full insurance cover up to 180 days as specified in your policy documents.

A Green Card can be provided to you at no extra cost, but you will need to contact us 2-3 weeks before you travel to request one. It will normally be posted to you, but if you prefer, it can be emailed instead. If you opt for an email, you will have to print off the Green Card yourself. Instructions on how to print it will be provided if you choose this option.

If you intend travelling to the EU when your policy falls due for renewal, please ensure that you have adequate insurance in place that covers you for your full trip. You will also need to ensure that you have a Green Card for each policy, your current one and the one which will renew.

How to get hold of a Green Card

To request a Green Card please call **0345 165 0914**.

To make the call as easy as possible, please have the following information to hand:

- Your policy number
- The make, model and registration number of the vehicle you're driving under your policy
- The dates of when you plan to drive your vehicle outside of the UK
- The countries you intend to drive in
- Names and ages of any other drivers named on your policy who you intend to drive your vehicle

- Registration and/or chassis number, make and model of anything you intend to tow (e.g. a trailer or Caravan)

What countries will the Green Card cover you to drive in?

Once you have your Green Card, you will be covered for driving in the following countries: Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland.

What is an International Driving Permit (IDP)?

An International Driving Permit is a permit that allows you to drive in countries where a UK licence alone is not sufficient. Some countries have confirmed that UK licence holders will not need an IDP to drive when visiting after the 1st January 2021, but some will require you to have one.

There are three types of IDP issued by the Post Office to UK Licence Holders resident in the UK and it may be necessary to obtain more than one depending on the countries you intend driving in. More information about the requirements may be found on the Government's website as follows: <http://www.gov.uk/driving-abroad/international-driving-permit>.

An IDP costs around £5.50 and is available from the Post Office, which also has a useful tool to help you look up requirements for individual countries. <https://www.postoffice.co.uk/international-driving-permit>

Please remember to take your UK driving licence with you when driving in the EU/EEA, as you will need this as well as the relevant IDP.

Please note that this is not an insurance requirement and therefore not a document provided by your insurance policy.

Do I need to carry my Log Book (V5C)?

If you are taking your vehicle outside of the UK, you should always carry your vehicle log book (V5C) with you. If the original has been lost, stolen, damaged or destroyed, you will need to get a new one. The Driver & Vehicle Licensing Agency (DVLA) will be able to assist you.

Will I need a GB Sticker on my vehicle?

You must display a GB sticker on the rear of your vehicle. Even if you currently have a number plate which includes the GB and/or EU symbol identifier, it is recommended that you still do this. These stickers may be obtained from several outlets such as Amazon, Wilko or Halfords.

Does the Green Card have to be printed on green paper?

The Green Card system has existed for over 50 years and traditionally, has always been printed on green paper. However, in July 2020, the law changed to allow Green Cards to also be valid if printed in black text on white paper. Therefore, it is now acceptable for a Green Card to be printed on white paper and Ageas Green Cards will be issued on white paper. This change will also enable you to easily print your Green Card yourself at home should you wish to.

What happens if I travel to the European Countries listed above and I don't have a Green Card?

A Green Card is evidence that you have valid Insurance that covers you in the event of an accident whilst driving in that country. If you are not carrying a Green Card when it is required, then you will not be able to drive legally in the EU. If you do attempt to drive in the EU without holding a Green

Card, you may be accused of driving without valid insurance and could be subject to a fine, having your vehicle seized or be prosecuted.

What happens to my Green Card if I cancel my policy?

The Green Card will become invalid from the date of cancellation and you should either destroy it or return it to Age Co Car Insurance, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. You will not be able to use this Green Card to drive outside of the UK if the policy has been cancelled.

If you have any questions, please contact the Age Co team at the Ageas Contact Centre on 0345 128 7915. Lines are open Monday to Friday 8am – 8pm and Saturday 9am – 1pm.

For the latest information about driving in the EU, please visit the Government's Guidance document which may be found using the following link: <https://www.gov.uk/guidance/driving-in-the-eu#insurance-for-your-vehicle-caravan-or-trailer>