

## **NEWS FROM RH INSURANCE (December 2020)**

**Guidance for Club members from RH Insurance in case of a no-deal Brexit.**

**Green Card requirements – assuming it's a 'no deal' Brexit:**



If you're planning on driving to the EU after 1 January 2021, you may need a Green Card. Emma Airey, Head of RH, has provided us with a summary of what you need to know and how to get yours.

“If the UK and EU don't reach any trade agreements by 31 December 2020, you'll need extra documentation to drive abroad after this date.

On or after 1 January 2021, UK motor insurance customers driving in the European Economic Area, Andorra, Serbia and Switzerland will need physical proof of motor insurance when they travel, commonly referred to as a Green Card. It is likely you will be asked to produce your Green Card at the EU member state border and you may not be permitted to continue your journey in your motor vehicle unless the documentation is presented and is correct.

In addition to holding a valid Green Card, you will also be required to have a GB sticker on your vehicle and to obtain an International Driving Permit (IDP), which you can pick up from your local Post Office. You must keep this document with you when you're driving in the EU, along with your UK Driving Licence, and have both available if you're asked to produce these for inspection.

### **Getting your Green Card**

A Green Card is a physical document which is provided by your insurer. It's important to contact your insurer as early as possible prior to departure to mitigate the potential impact of any delays with postage that may prevent you from receiving and subsequently travelling in the European Union.

If you don't have a Green Card and no deal is reached at the end of the year, you may be breaking the law by driving your vehicle in Europe, and you might face a fine or your vehicle could be seized.

If you're an RH client, and you are intending to travel abroad in the New Year, the good news is we won't charge you a single penny in admin fees to issue the Green Card. Just call us on 0333 043 3911 or email [rh@ers.com](mailto:rh@ers.com).