

Green Card FAQ in the event of a 'no-deal' Brexit

Azur are issuing these Frequently Asked Questions further to the press release from the Association of British Insurers (ABI) on 17 January 2019.

This press release sets out advice for consumers and businesses taking vehicles into or out of the UK and whose motor insurance coverage when driving abroad may be affected by a no-deal Brexit.

Within the guidance published, drivers were advised of the need to contact their insurer, arrange what is known as a Green Card and take it with them if they wish to drive their vehicle in the EU (and certain other countries) in the event no-deal is reached between the UK and EU with regard to UK participation in the Green Card Free Circulation Area (referred to here as "no-deal").

WHAT IS THE GREEN CARD AND WHY WOULD THIS BE REQUIRED?

Green Cards would be required for UK motorists to circulate in the EEA, Andorra, Serbia and Switzerland (the Green Card-free circulation area) as proof of insurance if there was no-deal. Green Cards will be supplied by Azur to our policyholders with no additional administration charge. Those who travel without one may be breaking the law and could incur severe delays at borders if they travel without a Green Card.

The same requirements will apply to motorists from the countries listed above travelling to the UK.

WHO WILL BE REQUIRED TO OBTAIN AND TRAVEL WITH A GREEN CARD?

Any UK motorist travelling to the Green Card-free circulation area will need to carry a green card.

This includes for example:

- People who drive across the Northern Ireland/ Republic of Ireland border
- Any UK motorist planning to drive their vehicle in the Green Card-free circulation area for business or pleasure.

DO I NEED TO REQUEST A GREEN CARD IMMEDIATELY?

Whilst we have already taken steps to ensure that we can issue a Green Card to any policyholder who requires one, this will actually only be required in the event of a no-deal Brexit. There are however a couple of scenarios in which you need to obtain your Green Card in advance:

- If you already have your vehicle outside of the UK and are not planning to return before the UK leaves the EU
- If you are due to take your vehicle outside of the UK and are not planning to return before the UK leaves the EU

In these circumstances please contact your insurance broker with your request and Azur will then ensure a Green Card is issued as a precautionary measure.

Insurance provided by



IF I AM DUE TO TRAVEL AFTER THE UK LEAVES THE EU, HOW DO I REQUEST A GREEN CARD?

Azur has ensured that it is ready to meet the needs of all our customers in the event of a no-deal Brexit and in response to the need for Green Cards.

In the first instance please contact your insurance broker or intermediary.

Please ensure you provide your policy number and vehicle registration number.

MY POLICY IS DUE TO RENEW BEFORE THE UK LEAVES THE EU – WILL YOU AUTOMATICALLY SEND ME A GREEN CARD?

As the outcome of Brexit is not yet confirmed we will not be automatically sending out Green Cards. However upon request, we will be able to issue a Green Card via your insurance broker or intermediary.

For more information please contact your insurance broker or intermediary.

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