

The insurance implications of driving your vehicle in the EU – including the Republic of Ireland - in the event of no-deal Brexit



If there is no-deal, will I need to carry any documents to prove I have the right insurance cover?

Yes - a physical copy of what is called a Green Card. Green Cards are an international certificate of insurance issued by insurance providers in the UK, guaranteeing that the motorist has the necessary third-party motor insurance cover for travel in the country being travelled to. NB: they are not cards in the strict sense – they are paper documents which under current international rules, should be printed on green paper.



So I will still be able to use my insurance to drive in other EU member states after Brexit?

Yes. All UK motor insurance providers will continue to provide the legal minimum motor insurance cover for travel to EEA countries. If you are a UK motorist, you will, therefore, not need to purchase additional third-party motor insurance policy cover when travelling to these countries with a UK-registered vehicle.



How do I get a green card?

Contact your insurer. They will send you your Green Card. You need to carry the physical document when you travel.



How long will that take?

Don't leave it late. You should allow sufficient time for your insurer to process your request and if need be post your Green Card document. You should contact your insurer for further guidance.



How much will it cost?

This will depend on your insurer. It is possible that there may be a small administrative charge associated with the provision of Green Card documents.



What if I travel without one?

You will be breaking the law. If you do attempt to drive you may be accused of driving without insurance and could be subject to a fine, having your vehicle seized or prosecution.

The only other legal option available would be to purchase insurance locally when you arrive in the country (often known as 'frontier insurance'). However, such insurance cover may not be widely available and may be more expensive than UK-issued policies.

