

Green Cards – Everything you need to know for you and your customers

What is a green card?

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

Which customers will require a green card?

- If a customer is travelling to the EEA, Andorra, Serbia and Switzerland and will return prior to 29th March 2019, they will not require a Green Card.
- In the event there is no deal, a Green Card will be required for all vehicles which travel in the EU after 29 March 2019 to prove that they have the required insurance, regardless of the level of motor cover provided on their policy. This is true even if they have a foreign use extension on their motor policy.
- Customers will also require a Green Card if they're driving from Northern Ireland to Ireland.
- Customers travelling with a trailer must register any commercial trailer weighing over 750kg before towing them abroad from 28th March 2019. A separately registered trailer will require a Green Card. All trailers weighing over 3,500kg must also be registered.

What action do I need to take?

We would recommend ahead of the 29 March 2019 you contact your customers to ensure they're aware of the potential need for a Green Card and the process they will need to follow should they wish to travel to the EU post 29 March 2019.

How can I request Green cards?

From 4 March 2019 you will be able to request Green Cards for both Personal and Commercial Lines customers via online forms on Aviva Broker that will automatically route to a newly created Green Card administration team.

For Personal Lines policies:

To request a Green Card, go to Aviva Broker and fill in the online form – the form will ensure we have all the information we need to validate cover and issue a Green Card.

For Commercial Lines policies:

To request a Green Card, go to Aviva Broker and fill in the online form – the form will ensure we have all the information we need to validate cover and issue a Green Card.

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For Commercial Lines policies cont'd:

For large unspecified Fleet and Motor Trade policies however, we will not have the information we need to issue a Green Card. In this case, you have the option to complete the form on Aviva Broker or send an up-to-date schedule of vehicles to your existing Aviva contact for any that require Green Cards. As a minimum we will need:

Policyholder name, Address, Mailing address for the Green Card (if different), Policy number, Reg no, Make and model of vehicle, details of any trailers.

Please note:

Where a customer is travelling within the next 48 hours we will need to issue a manual, handwritten Green Card. In this instance you will need to follow the current process, i.e. please use your existing Aviva contacts.

We're also making changes to Fast Trade that will make it possible to request Green Cards via this route too which will make the process even easier. This won't be available from the 4th March but we'll be in touch to let you know when this option becomes available to you.

What approach are we taking for customers based in Northern Ireland?

For customers who are based in Northern Ireland we will be proactively issuing them with a Green Card until their current policy expires (based on the information we hold on our policy record). This will be issued directly to you and not to your customer. This is planned as a one-off exercise, so where a customer makes a Mid Term change to their policy or confirms renewal you will need to request a new Green Card. Please note that where the policy is on an unspecified basis we will not be able to issue proactive Green Cards and we would ask you to follow the process outlined above to obtain Green Cards for your customer.

How long will Green Cards take to process?

All Green Cards requested through Aviva Broker will be processed as soon as possible. We aim for this to be the next working day and dispatched the following day by first class post.

Will there be an administration fee for the issuing of Green Cards?

No, we are not planning to charge an administration fee for issuing Green Cards.

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What will happen if a customer travels without a Green Card?

If a customer decides to travel without a Green Card, it is highly probable they will not be allowed to cross the border or gain access onto a ferry. If however, this isn't the case and they are allowed to travel and they are then subsequently stopped and held at the roadside because they have not travelled with the correct paperwork, they could be fined and have their vehicle impounded. Please note there is NO cover under our motor policies to pay fines and release fees if impounded.

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

In the event of a "no deal" situation, the [Department for Transport](#) has indicated that your customer may need to obtain an International Driving Permit (IDP) to drive in the EU. This would need to be shown in conjunction with their UK driving licence.

The IDP is issued by the Government via Post Offices, so you will need to inform your customer to contact the Government for information on how to obtain one (as we cannot issue IDPs).

It is important to note that there are different types of IDP. Which one they'll need will depend on which country they will be driving in:

- A 1949 Convention IDP covers these EU countries: Spain, Malta and Cyprus; or
- A 1968 Convention IDP covers all other EU countries plus Norway and Switzerland

To drive in Republic of Ireland you should not need an IDP if you hold a UK driving licence as Ireland does not currently require IDPs to be held by driving licence holders from non-EU countries.

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