

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 the EU “exit date”, 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 the “exit date” 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 trailers or caravans should have two Green Cards issued - one for the towing vehicle and one for the trailer/caravan. [The Haulage Permits and Trailer Registration Act 2018](#) came into force from 28th March 2019. This means that customers travelling with a trailer must register any trailer weighing over 3500kg and any commercial trailer weighing over 750kg before towing them abroad.

What action do I need to take?

We would recommend ahead of the “exit date” you remind your customers 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 “exit date”.

How can I request Green Cards?

You can 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.

Cont'd on next page...

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

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.

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

For customers who are based in Northern Ireland we will issue Green Cards on request until their current policy expires as per the process outlined above.

Brokers can arrange to issue a Green Card on behalf of Aviva using a template. If you wish to facilitate this you will need to reach out to your account relationship manager for more information. They will be able to assist you with this if you wish to utilise this process on behalf of our mutual customers.

How long will Green Cards take to process?

Please allow for 5-7 working days for delivery of ALL Green Cards.

If you are requesting a Green Card for a policy which is on Fast Trade and you would like it delivered to your brokerage rather than to the policyholder, please make sure that your full name and address is listed as the delivery information. If you do not do this the system will automatically send the Green Card to your policyholder's address.

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.

Cont'd on next page...



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

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

If a customer decides to travel without a Green Card after the “exit date”, 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 the “exit date”?

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
- A 1926 Convention IDP for Liechtenstein

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.

Aviva Insurance Limited, Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

