



DRIVING IN THE EEA IN 2021

FAQ about Green Cards

What is a Green Card?

A Green Card is a recognised, International Motor Insurance Certificate which guarantees that you have the necessary third-party insurance cover for the country being travelled to.

A physical Green Card is required when travelling as digital copies are currently not being accepted. It will be illegal to drive abroad without a Green Card from 1st January 2021. Arriving at a border without a Green Card will mean you will not be permitted to drive in that country, and you may occur severe delays. You may also be prosecuted, face penalties or fines, or have your vehicle seized.

Who Requires a Green Card?

Any UK motorist travelling to the Green-card free circulation area* will be required to carry a Green Card. This is the case if your journey is for business or for pleasure. People who intend to drive from Northern Ireland to the Republic of Ireland will also be required to have a Green Card.

Please note that if you intend to tow a caravan or a trailer, you will need two Green Cards.

If you have fleet insurance, you will need a Green Card for each vehicle.

Do I have to pay for a Green Card?

There is no cost for a Green Card, although your insurer may charge an administrative fee. Contact your Account Director for information regarding your insurer.

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How do I Request a Green Card?

Green Cards are issued by motor insurance providers to their policy holders. Contact your Account Director at CCRS and they can request a Green Card from your insurer on your behalf, taking away the hassle for you.

You should contact your Account Director or insurer 6 weeks prior to travel to ensure you are issued with a Green Card on time.

Your insurer may require the following information to process your request. Your Account Director will advise you:

- Policy Number & Policyholder Name
- Registration Number of the vehicle they will be taking
- The dates they intend to travel
- Who will be driving
- The countries they will be visiting
- If taking a caravan or trailer – the make, model and vehicle identification number (VIN)

Will I need to purchase additional motor insurance policy cover?

No, you will not have to purchase additional third-party motor insurance cover from 1 January 2021 in order to drive your car to EU or EEA countries.

Do I need to request a Green Card immediately?

A Green Card will only be required if you intend to drive abroad in the countries listed below. So, if you do not intend to drive abroad there is no need for you to act immediately or request a Green Card. However, if you do intend to travel and drive in these countries, please contact your Account Director at CCRS as soon as possible so we can ensure you get all the documents you require on time.

Does a Green Card need to be green?

Rules on Green Cards have changed so that they no longer need to be printed on green paper. This means that you can print them on white paper at home. Insurers may provide digital copies, but you must print before you travel. If you don't have access to a printer, contact your insurer or broker.

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Do I need a Green Card for each vehicle insured under a multi-car policy?

Yes, a Green Card is required to cover each vehicle insured under a policy, so motorists will need a Green Card for each individual vehicle included in a multi-car policy.

My policy is due for renewal when I plan to be driving abroad, what should I do?

If your policy is due for renewal during the period of travel, you will be required to obtain two Green Cards – one for each policy. If you change insurers, you should ask both your current and new insurer to provide a Green Card.

Will Green Cards be checked at borders when driving in the EU?

You may be required to show your Green Card at the border when entering the EU/EEA or moving between EU/EEA Member States, but this will depend on the border authorities of the relevant country. You may also face police checks while driving abroad and will need to present a Green Card if you are involved in an accident.

What Countries will I need a Green Card to Drive in that I didn't previously?

You will require a Green Card to drive in the following countries:

All countries part of the EEA

This includes countries that are in the EU (Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden) as well as Norway, Iceland and Liechtenstein.

Other countries that will require a Green Card are Switzerland, Andorra and Serbia

Do EU/EEA motorists need a Green Card to drive in the UK?

EU/EEA motorists should prepare to carry a Green Card or other valid proof of insurance when driving in the UK from 1 January 2021.

GB STICKERS

FAQs



As set out under international conventions, 'GB' is the distinguishing sign for the whole of the UK and this does not change as a result of the UK leaving the EU. All UK-registered vehicles should already display the distinguishing sign when driving outside the UK, including in the EU/EEA, and this does not change at the end of the transition period.

Do I need a GB sticker when driving in the EU/EEA?

Yes, if you are from the UK, you should display a GB sticker on the rear of your vehicle and trailer, even if you currently have a number plate which includes the GB identifier under the EU logo.

Do I need a GB sticker when driving in Ireland?

No, it is not an offence under Irish law for GB or Northern Ireland registered vehicles to drive in Ireland without a GB sticker attached to the vehicle

Do I need a GB sticker if my number plate has the EU logo on it?

Yes, you should display a GB sticker on the rear of you vehicle and trailer, even if you currently have a number plate which includes the GB identifier under the EU logo.

** The Green Card free circulation area currently comprises 48 countries represented by 47 National Insurers' Bureaux, including all 27 in the European Union, the additional countries that make up the European Economic Area (EEA), Andorra, Switzerland, Serbia, Russia and several countries in the Middle East and others bordering the Mediterranean Sea.*

Currently, a Green Card is not required for travel to the EEA, Andorra, Serbia and Switzerland but in the event no deal is reached in the future relationship negotiations between the UK and EU with regard to UK participation in the Green Card Free Circulation Area, a Green Card will be required.