

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

What is a Green Card?

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

When is a Green Card required?

- From 1 January 2021, a Green Card will be required for all vehicles which travel in the EU, EEA, Andorra, Serbia and Switzerland 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.
- Your client will also require a Green Card if they're driving from Northern Ireland to Ireland.
- Your clients travelling with trailers or caravans must 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 28 March 2019. This means that anyone travelling with a commercial trailer over 750kg or a non-commercial trailer over 3,500kg wishing to travel abroad must be registered before towing them abroad.

Please note:

- On receipt of a Green Card, if your client makes any changes to their vehicle or changes their address etc, they will need to request a new Green Card from us.

How can I request Green Cards?

- You will be able to request Green Cards for both Personal and Commercial Lines clients 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, log in 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.

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

For Commercial Lines policies:

- To request a Green Card, log in 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 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 should 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. Category of Vehicle i.e. A- Car, B – Motorcycle , C-Lorry or Tractor, D- Cycle Fitted with Auxiliary Engine, E-Bus, F – Trailer, G –Other, Country/s travelling to / through, any Named Drivers and dates travelling.

How long will Green Cards take to process?

- In order to allow us sufficient time to process and post your clients Green Card, we recommend you allow 2 weeks for delivery of ALL Green Cards

Please note:

- Where your client needs to travel within the next 7 days, we will need to issue an electronic Adobe Acrobat Reader (PDF) version. This option is to support late requests or emergency enquiries only. If you require an electronic version or your request is for larger Fleets or Motor Trade, please contact your Aviva Underwriter. If an electronic version is issued to your clients, they will still need to print the Green Card and take a paper copy with them when travelling within the EU, EEA, Andorra, Serbia and Switzerland.

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

- No, we do not charge an administration fee for issuing Green Cards.

What will happen if my client travels without a Green Card?

- If your client 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, 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.

Cont'd on next page...



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

Is my client's driving licence valid to drive in the EU?

- From 1 January 2021, the [Department for Transport](#) has indicated that your client 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 clients 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
 - A 1968 Convention IDP
 - A 1926 Convention IDP
- If your client is travelling through more than one country, they may need more than one type of IDP.
- You can find out more about the type of IDP your clients needs [here](#)
- 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.

