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| October 2019 |
| **Brexit & Green Cards – Advice for MS Amlin policyholders**  |

Dear Policyholder,

**What has happened?**

Given ongoing negotiations between the UK and the European Union (“EU”), a “no-deal” Brexit appears to be a distinct possibility. If that happens, UK motorists travelling in and through the EU will be required to prove they have adequate insurance in place, through the use of a Green Card.

Currently, the UK intends to exit the EU on 31st October 2019, irrespective of whether it has agreed a deal with the EU, although this may be further delayed depending on Parliamentary negotiations.

**What this means for you.**

MS Amlin has taken steps to ensure we are in a positon to print and issue Green Cards to policyholders who require them.

In the event of a no-deal Brexit, if you intend to use your vehicle within the EU on or after the date that the UK exits the EU, you will need to request a Green Card by contacting your insurance broker or intermediary. They will confirm your requirements to MS Amlin, who will issue your Green Card.

Once the date of the UK’s exit is confirmed and if any of the following apply to you please get in touch with your broker immediately:

* You are a UK policyholder intending to use your vehicle(s) within the EU and will not return prior to Brexit
* You are a UK policyholder planning on using your vehicle(s) within the EU shortly after Brexit

For any other trips after Brexit, please get in touch your broker at least **5 working days** prior to departure, providing the following details:

* Name of person requesting Green Card
* Contact Telephone number
* Contact e-mail address
* Policyholder Name
* Policy Number
* Dates of Travel
* Countries required
* Vehicle Registration Mark
* Vehicle Make & Model
* Trailer Identification Number & Type

Alternatively, you can download a request form by [clicking here](https://www.msamlin.com/content/dam/ms-amlin/consumer/About-us/Brexitdocs/Green_Card_request_form_v3_April_2019.docx) and send this to your broker.

For Irish policyholders who have Irish registered vehicles insured with MS Amlin and wish to travel between Ireland and the UK, you do not require a Green Card. The UK government has advised Motor Insurers’ Bureau of Ireland (MIBI) that they will accept valid Irish insurance discs from Irish registered vehicles as proof of insurance.

You should also be aware that in the event of a no-deal, you may be required to apply for an International Driving Permit, and one permit is not necessarily universally accepted across the EU. Dependent on where you will be driving, you may require multiple permits. For the latest information, visit the Government website on this issue, by [clicking here](https://www.gov.uk/guidance/international-driving-permits-for-uk-drivers-from-28-march-2019).

If you have any questions or need more information, please get in touch with us at 01245 396600.

Yours sincerely,