



Brexit and Insurance

With the uncertainty surrounding Brexit and the Withdrawal Agreement, it is important that policyholders are prepared and consider the possible impact on travel and motor insurance.

Travel Insurance & the European Health Insurance Card

It is recommended that policyholders check with their insurer or insurance broker to ensure that their policy cover remains unaltered following Brexit.

Insurers should provide details of any forthcoming policy changes and relevant information for policyholders. There is already useful information available to access online which has been provided by Chubb and AXA. Chubb's information page can be found [here](#) and AXA's information page [here](#).

The European Health Insurance Card (EHIC) entitles the holder to state-provided medical treatment in the European Union. If this EU scheme ceases as a result of Brexit, the card may no longer be valid.

Policyholders should therefore ensure their travel insurance continues to provide the required level of cover for medical costs and expenses.

Whilst it is unlikely that the absence of this card will affect insurance cover, it is still recommended that policyholders contact their insurer or insurance broker if there are any queries or concerns.

Driving in Europe

Going forward, policyholders will need to ensure they have the correct documents when driving in Europe.

They may need to obtain a 'Green Card' from their insurer by either contacting them direct (mainly for private car policies) or via their insurance broker more often for specialist or commercial motor policies.

A Green Card evidences that a motorist has the necessary minimum motor insurance cover for travel in the European country they are visiting.

Circle clients are able to request a Green Card via the website [here](#) or by contacting their dedicated Account Executive or Account Broker.

Checklist

- Check traveller passport has a least 6 months validity left
- Ensure travel insurance policy is providing the correct elements of cover
- Obtain a Green Card and GB Sticker for driving in Europe

Contact Circle

For further information or assistance please contact a dedicated Circle office or visit the website [here](#) for contact details and information about the comprehensive range of services available.