

Information for Police - Use of foreign registered vehicles and/or foreign insurance

The points and summary chart below are intended to provide a brief guide to the insurance position on foreign registered vehicles and UK vehicles with foreign insurance.

The chart will be completed as information becomes available.

Foreign Vehicles

- A Green Card on a foreign registered vehicle – This provides evidence that the third party liability cover required by law is in force. However for visitors from the EU and certain other countries a Green Card is not legally required. A Certificate of Insurance or equivalent may provide proof of insurance. For further information please see the chart below.
- If no documents are produced some countries allow general access to their insurance database – see chart.
- Many European policies cover any driver even if not named on the documents. There is no driving other vehicles extension.
- It is an offence not to re-register the vehicle if it is in the UK in excess of 6 months within a 12 months period. If there is an intention to reside permanently in the UK from the outset, the vehicle should be re-registered immediately (See also the “Visitors to the UK” area).
- Failure to re-register the vehicle does not, in MIB's view, invalidate the insurance.
- In some European countries, for example Poland, if the vehicle is sold, there is a legal obligation to transfer the insurance to the new owner.

UK Registered Vehicle – Foreign Insurance

General Position

- The insurance may have been obtained and provided in good faith but it does not comply with Section 145 of the Road Traffic Act 1988 unless the insurer complies with the following criteria:
 - Cover on a UK vehicle should only be given by an authorised insurer who is approved under the Financial Services and Markets Act 2000 and who is a member of MIB - Section 145(5) of the Road Traffic Act refers.
 - If the insurance company is not a member of MIB the third party liability insurance does not comply the law here.

UK Vehicles being exported

There is an exemption from the general position following the implementation of the 5th Motor Insurance Directive into UK Law.

If a UK vehicle is being exported to another EEA state (the EEA comprises EU countries plus Iceland, Norway and Liechtenstein), an insurer in that state can give cover on the vehicle for 30 days, to allow it to be taken to that state and re-registered there.

The risk is assumed by the insurer in the member state of destination of the vehicle being imported, who will ultimately be responsible for compensation in respect of any accidents occurring during the 30 day period".

The enclosed link provides further information:

http://www.opsi.gov.uk/si/si2007/uksi_20072403_en.pdf

Accident with a foreign motorist

- If the insurer's name is known check the MIB website for any Green Card agents who will handle the claim on behalf of the foreign insurer.
- If the insurer's name is not known contact the MIB's Green Card Department on 01908 830001.
- If the accident involves a foreign lorry take the registration number from the front of vehicle (there may be a different number on the trailer) as well as the policy and Green Card numbers.
- For security reasons we can't reproduce a Green Card here. However the numbered boxes relate as follows:
 - o 3 - Validity dates
 - o 4 - Green Card number
 - o 5 - Registration or chassis number
 - o 6 - Category and make of vehicle
 - o 7 - Policyholder and user name and address
 - o 8 - Insurer's name

For details of arrangements for individual countries please see the chart.

Country	Green card essential	Policy contract covers any authorised driver	Insurance transfers with sale of vehicle	Website for insurance check (if applicable)	Signatory to Multilateral Agreement*
Albania	Yes				No
Andorra	No	Yes	No		Yes
Austria	No			www.vvo.at	Yes
Belarus	Yes	Yes	No		No
Belgium	No	Yes	Only for 16 days and subject to strict conditions		Yes
Bosnia & Herzegovina	Yes			http://www.bzkbih.ba/en/stream.php?kat=101	No
Bulgaria	No				Yes
Croatia	No			www.huo.hr	Yes
Cyprus	No	No	No		Yes
Czech Rep	No	Yes	No	www.ckp.cz	Yes
Denmark	No	Yes	No		Yes
Estonia	No			www.lkf.ee	Yes
F.Y.R.O.M.	Yes	Yes	Yes	http://www.nibm.com.mk/advanced_searchbox_en.php	No
Finland	No	Yes	Only for 7 days		Yes
France	No	Yes	No		Yes
Germany	No	Yes	Yes		Yes
Greece	No	Yes	No		Yes
Hungary	No	Yes	No		Yes
Iceland	No	Yes	Only for 14 days		Yes
Ireland	No	No	No		Yes
Islamic Rep Of Iran	Yes				No
Israel	Yes				No
Italy	No	Yes	Possible		Yes
Latvia	No	Yes	No	www.ltab.lv/en/infosys/default.htm	Yes

Country	Green card essential	Policy contract covers any authorised driver	Insurance transfers with sale of vehicle	Website for insurance check (if applicable)	Signatories to Multilateral Agreement*
Lithuania	No	Yes	Yes although new owner must advise insurers within 15 days	www.cab.lt	Yes
Luxembourg	No	Yes	No		Yes
Malta	No	Can be any driver with age restrictions	No		Yes
Moldova	Yes				No
Morocco	Yes				No
Netherlands	No	Yes	No		Yes
Norway	No	Yes	No		Yes
Poland	No	Yes	Yes		Yes
Portugal	No			www.isp.pt	Yes
Romania	No			www.baar.ro	Yes
Russia	Yes				
Serbia & Montenegro	Yes	Yes	Yes		No
Slovak Rep	No	Yes	No	www.skp.sk	Yes
Slovenia	No	Yes	No	www.zav-zdruzenje.si	Yes
Spain	No	Yes	No		Yes
Sweden	No	Yes	No		Yes
Switzerland	No	Yes	No		Yes
Tunisia	Yes				No
Turkey	Yes	Yes	Yes		No
Ukraine	Yes				No

* The Multilateral Agreement is an agreement between Bureaux where each Bureau guarantees the cost of claims involving vehicles normally based in its country on the basis of a valid registration plate.