

## Important Changes to your policy terms and conditions.

In the event of us leaving the EU without a withdrawal agreement in place this will mean a change to your policy terms and conditions. This change relates to Section I of your policy booklet "Using your car Abroad" and the need for drivers to obtain a Green Card for driving in the EU.

This change is shown below and would be effective from the 29th March 2019:

Key Changes	Old Wording	New Wording	What this means to you
Section I	This cover is the minimum required to comply with the laws on compulsory insurance for motor vehicles. You do not need an International Insurance Card (Green Card) for visits to these countries.	This cover is the minimum required to comply with the laws on compulsory insurance for motor vehicles. However, you will need an International Insurance Card (Green Card) for visits to these countries.	You will now need to contact us before you travel to the European Union and other countries (Andorra, Serbia, Iceland, Norway, Liechtenstein and Switzerland) to obtain a Green Card. This Green Card must be carried with you whilst driving in these countries.

This change should be read in conjunction with all other terms under Section I.

## Additional Information

Your current certificate of insurance remains valid and provides proof of your insurance cover in the UK. However the wording on the reverse of your current certificate of insurance stating "This is in place of an International Motor Insurance Card (Green Card)" will become obsolete from the 29<sup>th</sup> March 2019 should we exit the EU with no withdrawal agreement in place.

### EUROPEAN WORDING

#### Driving outside the United Kingdom:

This certificate of motor insurance also applies throughout the countries of the European Union, Croatia, Iceland, Norway and Switzerland. This is in place of an International Motor Insurance Card (Green Card) and provides cover at least to the minimum extent required by the law of these countries.