

NEWS BRIEF

Presented by Blackfriars Insurance Brokers Ltd

How to Prepare for the Day After a 'No-deal' Brexit

The month of Brexit has officially arrived, and—while the government initially said that a 'no-deal' is unlikely—recent government [releases](#) regarding accelerated planning for such a scenario emphasise the need to prepare for any result.

In the event that the UK and EU fail to negotiate a proper withdrawal agreement and the UK becomes a third country on 29th March, a variety of changes may take place throughout the nation. Between travelling concerns, health insurance alterations and the potential for additional mobile phone charges, it's crucial now more than ever to be prepared for the changes that may accompany a no-deal Brexit. Consider the following guidance to properly plan for the day after a no-deal.

Travelling Concerns

Whether you are taking your car on a roadtrip to the continent or have an upcoming European holiday, use these tips to ensure successful travel plans following a no-deal.

- **Driving in the EU**—In the event of a no-deal, UK citizens will need extra documentation to drive within the EU or EEA.
 - First, drivers are being urged to contact their insurer to arrange a 'green card' for driving a UK-registered car in the EU, which would be required under EU regulations as proof of insurance in the event of a no-deal.
 - If you are planning to drive abroad on holiday, a no-deal will cause changes to the type of international driving permit (IDP) that some countries accept. This means that UK citizens must possess both a UK driving licence and the correct IDP to drive in EU and EEA countries. For more guidance on finding the right IDP, click [here](#).
 - If you are a UK driving licence holder that is currently living in the EU or EEA, it's important to exchange your UK licence for a local EU licence **before 29th March 2019**.

- **Using visas and passports**—If you have a holiday trip or long-term stay planned in the EU, review these passport and visa changes that will result from a no-deal:
 - In terms of passports, the government suggests that UK travellers have at least six months left on their passports from the date of arrival in an EU country. To review your passport validity, click [here](#).
 - A no-deal would end visa-free travel to the EU, requiring UK citizens to have a proper visa. For travels lasting less than 90 days, British nationals might need to apply for a [Schengen](#) visa, which costs £52. In the future, the upcoming European Travel and Authorisation [Scheme](#) will allow UK citizens to pay a £6 fee for a permit to enter the EU, which remains valid for three years.

Health Insurance Alterations

Although UK citizens can currently use their European Health Insurance Card (Ehic) to receive medical treatment in the EU, the Ehic will become invalid following a no-deal. With this in mind, it's important to make proper travel insurance alterations to accommodate for healthcare changes or consider purchasing local insurance if you have already embarked on your trip.

Mobile Device Charges

While UK citizens have been able to use their mobile devices in the EU without additional charges in the past, a no-deal would allow mobile operators to impose international roaming charges. Many providers announced they will not introduce added charges, but be sure to discuss possible changes with your own mobile provider.

For more information on insurance solutions to weather uncertainty, contact Blackfriars Insurance Brokers Ltd today.

