



How does a Hard Brexit affect my Travel Insurance?

If the United Kingdom leaves the EU on 29 March without a withdrawal agreement in place then there will be some important changes to how you travel in Europe.

There may be **disruption to your transport** or it may **not depart at all**.

When this happens, it may be difficult to know who to speak to get things put right.

To help you speak to the right person, you can follow our helpful steps below.

How did you book your holiday?

Package Holiday

- You should contact the company who sold you the Package Holiday who will either reschedule your flight or provide you with a refund of your holiday cost.
- If you paid for things in addition to your holiday (e.g. airport parking) then your insurance may cover this.

I've only purchased flights or I booked each part of my trip separately

- You should contact your transport provider who will refund your transport cost.
- You may not get the cost of your hotel back but it's worth asking them anyway. If not, then this is something that your insurance may cover but will depend on the reason for the disruption and what cover you have in place.

- The **European Health Insurance Card (EHIC)** offers reduced cost or, in some cases, free health care to British Citizens travelling to the EU through a reciprocal health agreement.
- If we leave with no deal, those reciprocal health agreements may end. If that happens, don't worry as your travel insurance will pick up the costs for any valid claims.
- There are some exceptions such as pre-planned treatment (e.g. dialysis) which you won't be covered for.



There may be **changes to visa and/or passport requirements** to enter the country you want to visit.

- It's important that you check to see if you are affected as, if you are refused entry, you won't get your money back from either your travel provider or your insurer.
- You should also check with your transport provider to check how long to allow to get through security as this may take longer than usual. If you arrive at the terminal on time but get delayed at security, you won't get your money back from your insurer.



You may need an **International Driving Permit** if you are driving in Europe.

- These can be obtained over the counter from many Post Offices. More information is available from www.gov.uk/Brexit.
- If you plan to drive your own car in Europe after Brexit, you will need to take a "Green Card" with you. This is a legal requirement and proves that your insurance provides the minimum level of cover for the country you're driving in.
- If you need to obtain a Green Card, you should contact your insurer or broker.

