

Green Card Q&A

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1 Green Card Format

This Green Card Q&A is a guide for MIB members. The format of the Green Card is suggested by the Council of Bureaux (COB) and thereafter accepted by the Road Transport Working Group of the United Nation's European Economic Commission. Any changes to the Green Card must be pre-approved by the Road Transport Working Group. All Green Cards must comply strictly with the agreed format.

1.1 Do we automatically get the authorisation to issue Green Cards?

Yes, as a member, you should have been given a Green Card number which then permits your company to issue Green Cards.

1.2 Can we authorise our panel of underwriters to issue Green Cards on our behalf?

Yes, but each green card must have the individual Green Card number of the leading insurer.

1.3 Can we supply insurer produced Green Card pads to brokers to issue them?

Yes, as long as the broker or agent has the mandate to act in the name of the insurer. The Green Card must therefore contain the Country Code/Insurers' Code/Number. Please see below for further information.

1.4 Do Green Cards have to be uniquely numbered?

Yes, please see question 3.3.

1.5 Can we print Green Cards on plain white paper?

No

1.6 Our Printing process leaves a white border approximately 2mm round the outside of the document; is this acceptable?

Council of Bureaux rules state that the Green Card must be green (this implies that the document as such is green without any borders of any other colour). This practice might create possible problems for the insured when crossing borders since custom officials might not recognise the Green Card and might suspect it as false due to the white border.

1.7 Is there a particular pantone shade to be used?

No, the COB does not set out any rules for this other than to say that the document must clearly be green in colour, so that there is no confusion at borders or with other authorities.

1.8 Why must Green Cards be printed on green paper?

It is a historical requirement. The green card is an internationally accepted document which is required to be green by the Council of Bureaux.

1.9 Does the typeface have to be Univers, with the relevant fonts (bold, italics, sizing) exactly as shown?

No

1.10 Are the margins and spacing fixed?

Yes

1.11 Are the font and text size fixed?

No

1.12 The most recent Green Card template that we have is one that you circulated on 24th November 2015, due to Azerbaijan becoming a member of the Green Card system. Can you confirm that this is still the current template that we should be using please?

Yes, it is the current format that should be used.

2 Printing the Green Card

2.1 Can we print Green Cards on one page (double sided)?

Yes

2.2 Is the Bureau and EU Commission considering an electronic platform to record and distribute Green Cards and remove the need to use a particular shade of green?

Yes, the issues are being considered by the COB and the UNECE. Updates will be provided.

2.3 Can we digitalise Green Cards?

Not at the moment, however the COB and the UNECE are considering the possibility of digitalising Green Cards.

2.4 Should we still be sending the European Accident Statement with any Green Cards we issue and if yes, is an electronic version ok to send?

There is no requirement in the Internal Regulations for insurers to send European Accident Statement along with the Green Cards.

2.5 Where do we obtain printed Green Cards from?

Members can either print their own Green Cards or have them printed for them by a reputable printer.

If members wish to print their own Green Cards, we can email them a sample copy but cannot print them.

2.6 In the current version of our template Green Card, there is a reference number in the bottom right hand corner. We are unsure if this is up to date and/or significant?

It is simply a guide for the COB to monitor the last time the template was updated.

2.7 Which countries do we need to print Green Cards for?

At the moment, all those countries in boxes except CH Switzerland, AND Andorra and SRB Serbia.

2.8 How would we expect to service a customer who has lost their Green Cards whilst abroad?

We understand from the COB that some countries allow their members to send the Green Card to the customer in a PDF format. Please make sure your customer prints it in green colour.

2.9 Can we charge for the Green Card – we know historically this has not been allowed but we are aware there has been some discussions about this recently?

It is possible to charge a fee to cover the administrative costs of printing the Green Card.

3 Issuing the Green Card

3.1 Box 2, there is a section under the heading “Issue under the authority of” – We typically write [insurer name] but are not completely sure if this is accurate?

No, it is not accurate. This section is for you to provide the identity of the issuing Bureau. In this case the Motor Insurers' Bureau. If you wish to use our logo, we can provide you with a sample along with guidance on how to use it.

3.2 Box 3, dates - can we remove the letters DD MM YYYY?

Yes, these are only there to show how the dates should be set out.

3.3 What do we put in box 4 of the green card?

Country Code/Insurers' Code/Number

The country code is GB

Insurers' Code is the unique Green Card number given to each member when joining the MIB.

Number could be a serial or the policy number, or a combination of both. It must be recognisable to the member as belonging to one of their policyholders.

3.4.1 Box 7 - is this actually just the make of the vehicle, or make and model?

The requirement is to provide the make of the vehicle. You can include the model if you wish to do so.

3.4.2 Box 7 - What is the format for Motor Trade Plates, i.e. should we include the make of the vehicle or a more generic description would be sufficient?

In this case, you do not have to provide the make and model, however, the vehicle must be clearly identifiable to satisfy the relevant authorities that the Green Card relates to it.

3.5.1 Box 8 – I presume these lines are to demark EU and non-EU countries and, in which case, should we be moving GB to between “BY” and “IL”?

No

This has not been decided yet. It is subject to the outcome of Brexit negotiations. A new template will be released, as soon as the date of Brexit is fixed. If a transitional period is agreed, it would be at the end of this period.

3.5.2 Box 8 – we understand we need to cross out countries where travel is not permitted. Does it matter how a country is crossed out?

Yes, you have to cross out the entire box – Put an X over the entire box.

3.6 Box 9 - If a customer has a few drivers on their policy, should this section just have the policyholders name or actually list all the drivers?

The requirement is to provide the name and address of the policyholder to the insurance contract or the vehicle user. This mean, you will have to provide the name and address of the policyholder and all named drivers. If the latter is not possible, you can provide the name and address of the policyholder and the named driver who is travelling abroad.

3.7.1 Box 10 – Is it just optional for the insurer?

Yes, this space can be used by the insurer for their company logo, telephone/fax number, etc...

3.7.2 Box 10 Card issued by - should this be the name and address of the issuing broker/agent, underwriter or authorised insurer?

Authorised Insurer, because the insurer code is the basis for the issuance of the Green Card.

3.8 Box 11 Signature of Insurer – whose signature should this be?

The Green Card should be signed by the person who is authorised to do so on behalf of the insurance company. An electronic signature is acceptable.

3.9 Category of Vehicle – What vehicle code should be used for motor homes and vans?

They would fall under category G – others.

3.10 Can we add a bar code at the bottom of the Green Card?

The Internal Regulations do not prevent you from doing so.

3.11 Can we provide Green Card cover for Kosovo?

No, Kosovo is not in the green card system – See www.cobx.org for further information.

3.12 Can the Green Card be hand written?

Yes they can be hand written, but we must stress this option should be limited to exceptional circumstances.

3.13 What is the validity period of a Green Card?

According to the Internal Regulations, all Green Cards are deemed to be valid for at least fifteen days from their date of inception. In the event that a Green Card is issued for a lesser period, the Bureau having authorised the issuing of the Green Card (MIB) shall guarantee cover to the Bureaux in the countries for which the card is valid for a period of fifteen days from the date of inception.

3.14 What is the maximum period a Green Card can be issued for?

The Internal Regulations do not mention a maximum period. It is therefore left at the member's discretion.

3.15 If we issue an annual Green Card at renewal and cover is subsequently cancelled, is there any obligation on the insurer to retrieve it from the customer?

No, there is no obligation on the insurer to retrieve the Green Card. However, as the Green Card is a stand-alone document, if you fail to retrieve it and the driver produce it following an accident, you might be deemed to be liable for the accident.

3.16 Can we issue Green Cards for non UK registered vehicles?

No, the MIB only guarantees UK registered vehicle. If you wish to issue Green Cards for non UK registered vehicles, you will have to be authorised by the Bureaux of the country where it is registered.