

Driving Abroad - Guidance for Insurance Corporation's Policyholders

When driving outside the Channel Islands or the United Kingdom you need to consider the following information to ensure that in the event of an accident everything proceeds as smoothly as possible.

Making sure you have sufficient cover

All motor policies issued by insurers in the Channel Islands automatically provide the legal minimum cover necessary to drive in the European Union (EU) and some other European countries. Some policies also allow you to extend (for a limited period of time) the cover you have in the Channel Islands to the EU.

There are a few exceptions, please check your policy to see if:

- You have sufficient cover for the duration of your trip to the countries you intend to visit.
- You have the cover you require - your policy may only provide the minimum cover in the EU so you will only be covered for Third Party claims in those countries - your vehicle will not be covered for loss or damage.

If you have any doubts or queries regarding your policy cover it is better to contact us to make sure before you leave.

What documents do I need?

- This Leaflet
- The Certificate of Motor Insurance
- A copy of your Policy
- Your current Schedule
- Your Foreign Use Extension if not included in your Policy
- Green Card (this document is only required for countries outside the EU and some other European countries stated in the policy)
- The European Accident Statement

European Accident Statement

This form records basic details about an accident. Once the form has been completed you retain the original and give the carbon copy underneath to the other party. Note: this is a legal requirement for any accident in Italy. Outside Italy it is not a legal requirement but you will find it widely used in some other countries.

The European Accident Statement is:

- An accurate statement of the details of the accident as agreed by both drivers
- Not an admission of liability, merely a description
- A standard document with differences in the language used to allow continuity in the EU states.

You should complete the statement before leaving the scene of the accident and ensure both you and the other driver have signed and retained a copy - the form includes a carbon copy so it is automatically duplicated. Also, remember to send your copy to us when making your claim.

What you should do if you have an accident outside the Channel Islands

1. Always stop if you are involved in an accident and exchange all details as if you were in the Channel Islands
2. When writing a foreign registration number please take particular care, as the format may not be as familiar
3. Do not admit responsibility if you are to blame or offer any payment
4. Draw a diagram of the scene showing the position of the vehicles before and after the accident. Please include the road layout, any obstructions to yours or the other drivers vision, the position of any witnesses and anything else you think might be useful for us (e.g. relative speeds of the vehicles, weather conditions etc)

5. If you have a camera with you then a few photographs of the scene taken from different angles would be really helpful
6. If anyone is injured it is likely that the local police will ask you to produce the documentation listed above

What to do if the damage to your vehicle is minimal

Once you have checked that no-one is injured, please assess the nature and extent of damage to your vehicle. If you feel that you can continue your journey with complete safety for both you and other road users, then you may wish to consider waiting until you have returned to the Channel Islands before you report the accident to us.

What to do if the damage is more serious

If the damage to your vehicle is more extensive, or there is something that needs to be attended to so the vehicle is safe to be used on the roads, then we will arrange for it to be repaired. Please take your car to the nearest garage and then contact us on the number below. If your vehicle cannot be driven, then it is your responsibility to organise appropriate roadside assistance. For this reason, we would strongly recommend you arrange cover for the countries you are travelling through before you leave the Channel Islands.

Once you have contacted us we will arrange for our representative to visit the garage and agree the repairs with them directly. Please note you will have to pay your excess to the garage.

If the repairs are very extensive or require specialised attention we will arrange for the vehicle to be returned to the Channel Islands so it can be repaired here.

It is your responsibility to arrange alternative transport, either for the duration of the repair or if we have brought your vehicle back to the Channel Islands.

What to do if your vehicle cannot be repaired

Sometimes the vehicle can be so badly damaged that it is either not possible to repair it or that the cost of repairs is likely to exceed the value of the vehicle. In either of these cases, we will write-off the vehicle and pay you the value of the vehicle as provided for in your insurance policy.

We will then arrange for the vehicle to be disposed of locally.

If this is the case, our representative will discuss this with you or we will contact you by telephone. In this situation, it is normal for you to arrange suitable alternative transport regardless of where the accident occurred.

What to do if your vehicle has been stolen

Inform the local police who will give you a reference number. It is a condition of your policy that this is done before we can deal with the claim.

Once you have done this please contact us with the relevant police reference numbers and we will start the process of reimbursing you for your stolen vehicle under the terms of the policy. It is your responsibility to arrange alternative transport so you can complete your journey.

What to do if someone holds you responsible for an accident

Do not to admit liability or offer to pay for any damage. We would strongly encourage you to follow the advice in this leaflet and collect all the available information from the scene, completing the European Accident Statement.

Most of the time people are very reasonable but if the other party is agitated, remain calm and give them all your details. We will deal with them on your behalf.

How to contact us from outside the Channel Islands tel +44 (0) 1481 713322 during office hours Monday to Friday 8.30 – 17.00.