



# Motoring Abroad

## Be sure about motor insurance

If you are travelling by car abroad, check your motor insurance well ahead of the date on which you propose to travel. If you fail to make this check, you could incur additional expenses if you have an accident abroad.

## Minimum Third Party Cover

Maltese motor insurance policies provide the *minimum* Third Party cover required by law in all EEA member states including Norway, Switzerland, Iceland and Liechtenstein.

## No Automatic Extension for your Own Damage

This extension of your cover may give motorists a false sense of security about the adequacy of their insurance arrangements when they travel abroad. In fact, the automatic cover provided by your Maltese insurance policy is limited to liability for damages that you cause to third parties. Your Maltese insurance policy will not cover loss, theft or damage to your vehicle while motoring overseas. If you have a Comprehensive or Third Party Fire and Theft policy, then you should still apply for an overseas extension if you are travelling abroad. By doing this you are asking your insurer to extend the policy so that you have the same cover in the countries you will be visiting as you normally have in Malta.

## A Green Card is still recommended when travelling within the European Union

A Green Card is not necessary when travelling in the EU but it serves as an internationally recognized proof of insurance and it makes it easier to claim compensation, if you have an accident. If you do not take a green card, you should carry your certificate of motor insurance.

## A Green Card is still necessary when travelling outside the European Union

If you are going to a country outside the European Union then a Green Card may still be necessary. The countries outside the European Union where a Green Card is valid are Switzerland, Albania, Andorra, Bulgaria, Bosnia-Herzegovina, Croatia, Israel, Iran, Morocco, Moldova, F.Y.R.O.M., Romania, Tunisia, Turkey, Ukraine and Yugoslavia. By applying for a Green Card cover you will be extending your minimum third party insurance cover for these countries and if you have a Comprehensive or Third Party Fire and Theft Policy you will be extending that protection also to these countries. Insurance companies make a charge for a Green Card or similar overseas extension because they are providing you with extra protection. This is why the cost varies with the length of your trip and the countries you will visit.

## Obtaining a Green Card

Your insurer or his insurance agent will provide you with a Green Card. He will also tell you in simple language what cover is provided. This is important, because the cover provided by different insurers varies. Most overseas extensions for example, cover ferry journeys. If a vehicle is wrecked or stolen, in some countries, the authorities may demand import duty from the owner. This is covered by many policies, but not all. If there are any significant omissions from the cover, the insurer and his agent will advise on what action the motorist should take.

**Other Documents**

Do not forget to take your valid driving license and your vehicle registration document *log book* with you. You will also need a “European Accident Form” which you are to complete if you are involved in an accident. Your insurer is able to provide you with this form.

**Other Motor Vehicles**

Although we are talking about motor cars in this leaflet the same problems apply to motor cycles or any kind of motor vehicle. The golden rule is: if you are planning to travel abroad, check your insurance position.

**Click on the link below to find the list of Claims Representatives for GasanMamo abroad:**

<http://www.gasanmamo.com/PDFs/GMIClaimsRepsAbroad.pdf>