

# Press release

**Consumer Guide to Brexit** 

Tuesday 26 February 2019:

Many aspects of our lives will be affected when Britain leaves the EU, with or without a deal, and as consumers a number of basic questions remain unanswered. ReadyforBrexit has developed a Consumer Guide to Brexit, outlining the key areas where the impact of Brexit will be felt and explaining what actions you may need to take as a result. The quide covers questions from travel insurance and mobile phone roaming to buying property or studying in Europe. See a taster of the guide below.

## 1. UK Passport after Brexit

Your current UK passport will still be valid in the EU after Brexit, in whatever form it takes, providing it has at least six months left before expiry from your date of arrival.

It gets complicated if you renewed your current passport before it expired as extra months may have been added to your new passport's expiry date. In this case, double check your passport's validity before you fly.

## 2. Travel visa after Brexit

It is expected that the EU will continue to allow UK citizens to travel for up to three months throughout Europe without having to obtain a visa, even in the event of a no-deal Brexit, Britain is expected to reciprocate this policy.

## From 2021, UK citizens will, however, have to complete an online European Travel Information and Authorisation System (ETIAS) form and pay the €7 fee for this.

## 3. Travel visa after Brexit

In the event of a no-deal Brexit, current pet passports will no longer be valid for travel to Europe. Pets will still be able to travel to Europe, but the process will be more complicated.

## 4. European Health Insurance Card (EHIC) after Brexit

As things stand, if we leave the EU without a deal, UK citizens will no longer be able to use their EHIC cards. In the event of a no-deal Brexit it will be vital that you are covered by a comprehensive travel insurance policy that includes healthcare when travelling around Europe.

## The same applies to UK residents who are living in Europe. Your EHIC cards will no longer be valid and you should take out a comprehensive health insurance policy to cover all your health needs.

## 5. Flving after Brexit

The UK Government has ensured that there will be no restrictions on flights flying direct from the UK to a European destination and vice versa.

A no-deal Brexit will end what is called cabotage, however. Cabotage allows planes to fly from say London to Paris and then on to Berlin and Zurich, before flying back to London. UK-registered airlines will no longer be able to do this if we leave the EU without a deal.

## 6. Travel Insurance

Brexit-related issues such as travel delays may not be covered by your travel insurance policy.

Check what is and what isn't covered and shop around for the best cover before you buy.

### 7. Driving in Europe

If you're driving your own car from the UK to the EU in a no-deal Brexit, your UK driving license will no longer be all you need for permission to drive in these areas. In addition to a full UK driving licence, you will also need an international driving permit to drive in the EU and EEA. To further complicated matters, you may need more than one IDP depending on your European destination.

Those holding UK driving licences who live in the EU may have to pass a driving test in the EU country they are living in to be able to continue driving there.

### 8. Car Insurance

In the event of no-deal, UK motorists driving UK-registered vehicle will need to carry a Green Card as proof of third-party motor insurance cover when driving in the EU, EEA, Andorra, Serbia and Switzerland. Your insurance provider should provide this without charge, but they may increase their admin fees as a result.

### 9. Mobile Phone Roaming

Surcharge-free roaming will no longer be guaranteed in the event of a no-deal Brexit. Check the roaming policies of your mobile operator before you travel.

### 10. Living in Europe

If you live in Europe, in the event of no-deal Brexit many key aspects of everyday lift, such as health insurance and your driving licence may not be valid. Each EU and EEA country will have specific actions for UK citizens based there to take.

### 11. Buying property in Europe

Rules and regulations governing buying property in the EU could change, particularly in the event of a no-deal Brexit and these changes will be country-specific.

## You should take legal advice and ask for guidance on how Brexit will impact on your purchase before handing over any money or signing any contracts.

### 12. Studying in Europe

Students with places on the Erasmus+ scheme or who are already studying in Europe on it will be able to continue to participate in the EU funding programme until the end of December 2020.

# Once the UK has left the EU, as things stand, this scheme will no longer be offered to new applicants.

For more information on these and other issues that will affect your business after March 29th, visit<u>www.readyforbrexit.co.uk</u>

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#### Notes to Editor

To hear more on how Ready for Brexit will help businesses, Paul Hodges is available for interview on +44 (0)7785 354809.

#### About Ready for Brexit

Ready for Brexit is independent and objective. It aims to help businesses and organisations understand the challenges and opportunities that Brexit will create. Its founders are highly experienced business people and aim to ensure that SMEs in particular have access to curated and accurate information regarding the Brexit process and what it means for them in practical terms.

Ready for Brexit users are being offered a one-month free trial, which includes access to the Brexlist<sup>™</sup> business preparation checklist. After this there is an annual fee of £195 to access the platform.

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