# businesscompanion

# trading standards law explained

## Part 7. Brexit

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# **Key changes**

The UK's exit from the EU affects UK travellers in the EU. These are some of the key changes:

- travellers will need their driving licence and vehicle log book
- travellers may need an international driving permit (IDP), depending on where they're going (see below)
- a GB sticker is required for UK vehicles
- travellers will need a 'green card' to prove they have the right travel insurance (see below)
- if a driving licence is about to run out, the driver will need to renew it at least a week before they travel

The AA's website has useful further <u>information on driving in Europe</u>. See also '<u>Travel or do business in Europe</u>: <u>Brexit guidance</u>' on the GOV.UK website.

# International driving permit

An international driving permit (IDP) is required to drive in some countries. Information on <u>driving in the EU</u> is available on the GOV.UK website.

#### **Green cards**

UK travellers must obtain a green card if taking their vehicle to travel around Europe. A green card proves its bearer has the necessary motor insurance. This includes motorists travelling between Northern Ireland and the Republic of Ireland.

Travellers may be fined or required to buy additional insurance if they do not travel with a green card. Motor insurance providers should provide their customers with a green card free of charge.

#### Travel insurance and the EHIC / GHIC

Businesses should explain to travellers that a European Health Insurance Card (EHIC) will no longer be valid past the stated expiry date. EHICs were issued free of charge by the Government, allowing people to access state-provided healthcare when visiting another EU country.

The European Health Insurance Card (EHIC) is being phased out for UK holidaymakers heading to the EU in favour of a new, free, Global Health Insurance Card (GHIC).

Like an EHIC, a GHIC is not a replacement for travel insurance; it does not cover everything, such as mountain rescue or being flown back to the UK for treatment.

Travellers should also be informed that, unlike EHICs, travel insurance probably won't cover them for illnesses they already have.

Travellers should be told that it's important they tell their insurer about any health problems. If the insurer can't cover them, they should recommend a specialist insurance company that can.

Travellers should always get appropriate travel insurance with healthcare cover before they go abroad. It is particularly important they get travel insurance with the right cover if they have a pre-existing medical condition. This is because the EHIC covers pre-existing medical conditions, while many travel insurance policies do not.

Travellers should apply for the free GHIC card through the NHS website.

#### **EHIC scam**

National Trading Standards recently prosecuted two brothers who ran a scam, charging for what should have been a free EHIC card. The scam involved their computer program pushing their misleading website to the top of internet search results, so that people were tricked into paying £32 for an EHIC. The site had a similar colour and background to NHS and Government websites, and was aimed at misleading consumers into thinking they were using official channels.

National Trading Standards investigators 'test purchased' EHICs through the fraudulent website, and subsequently took the brothers to court.

Both brothers were convicted under the Fraud Act and one of them was also convicted of engaging in aggressive commercial practices by threatening people who complained. This was a breach of the Consumer Protection from Unfair Trading Regulations 2008 (today it would be the DMCCA). They were jailed for eight years and nine and a half years respectively, and have both been disqualified from being company directors for 10 years.

# **Passports and visas**

#### **Passports**

Since the UK left the European Union, passports need to fulfil two criteria when travellers visit Europe's Schengen Area\*:

- **the 10-year rule.** The passport must have been issued less than 10 years before the day that a traveller enters the Schengen Area
- **the three-month rule.** The passport must be valid for at least three months after the day that a traveller plans to leave

[\*Schengen Area countries are Austria, Bulgaria, Belgium, Czech Republic, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (all EU Member States except Cyprus and Ireland, plus Iceland, Liechtenstein, Norway and Switzerland).]

For example, if a traveller is entering Spain on 5 September 2025 and returning to the UK on 8 September 2025, their passport needs to have been issued after 5 September 2015 and be valid until at least 8 December 2025.

Although these rules aren't new, people are still getting caught out by it, preventing them from boarding flights.

Since Brexit, UK passport holders are considered 'third-country nationals' by EU Member States and Schengen countries, with the exception of Ireland. This means that travellers can only stay for a maximum of 90 days within a six-month period in Schengen countries.

#### Why is the 10-year passport rule important for UK passport holders?

Some UK passports have more than 10 years of validity because, until September 2018, the UK Passport Office would add any existing validity on current passports to their replacements when the passport was renewed. Therefore, if an old passport was still valid for nine months when someone applied for a new passport, that new passport would be valid for 10 years and nine months. However, since Brexit, EU countries no longer accept the additional validity.

#### **Visas**

UK citizens will need a visa for stays in the EU of longer than 90 days in a 180-day period.

Travellers don't currently need a visa for short visits to the Schengen Area. They can stay for up to 90 days within a 180-day period as a British passport holder. This means that travellers can visit as many Schengen countries as they like, as long as they don't exceed 90 days in total within 180 days.

There is a new system called the <u>European Travel Information and Authorisation System (ETIAS)</u>, which is due to be introduced in 2026. It is only for travellers who can currently travel to Europe without a visa; it will therefore not be available to UK citizens.

#### **Government guidance**

More information on <u>travelling to the EU and the Schengen Area</u> can be found on the GOV.UK website.

#### **Pets**

UK travellers should still be able to take their pets abroad, but the rules could become very complex.

Travellers will need to be told that they are going to have to take their pet to the vet to get a rabies vaccination. They will then have to return a month later to get a blood test and send that blood test to an EU laboratory.

The traveller's vet will have to confirm the results and the traveller will then have to wait another three months before they can go.

### **Data roaming**

Charges for making calls abroad have been a problem for mobile phone users since the devices were invented. These so-called roaming charges were often very expensive, but an EU initiative changing telecoms rules meant they were abolished and consumers could effectively 'roam like at home'.

Such provisions have become very important for UK holidaymakers. The UK Government has set an ambitious target of 'no less protection' for consumers as the UK leaves the EU. Nevertheless, the ambition to leave the EU digital single market and questions over regulations requiring reciprocal agreement with the remaining EU 27 Member States seem to provide significant barriers in reaching that goal. It remains unclear whether the current charging regime can be retained and some mobile operators are now charging UK customers for calls, texts and data when they are in the EU. Current Government guidance is that guaranteed free roaming ended on 1 January 2021 and travellers should check with their operators.

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