

## Irish drivers warned on N Ireland insurance in no-deal Brexit

Irish motorists have been warned to apply for a special “green card” to prove they are insured to drive in Northern Ireland in the event of a no-deal Brexit, as Dublin grapples with the implications of Britain crashing out of the EU.

Separately, exporters to the UK have been put on notice that millions of extra customs declarations will be needed if Britain leaves the bloc without an agreed deal. The “backstop” to keep open the Irish border has been at the centre of the row in Westminster over Britain’s withdrawal agreement.

The UK parliament’s rejection this week of Theresa May’s planned deal has increased the risk of a disorderly “no deal” Brexit. Irish insurers have printed more than 400,000 forms in anticipation of a deluge of applications from motorists, many of whom commute to and from Northern Ireland daily.

They have been told Northern Ireland authorities could seize their cars if they do not carry a card to prove they have insurance. “This is only in the event of a no-deal,” said David Fitzgerald, chief of the Motor Insurers’ Bureau of Ireland, an official body that oversees cross-border claims. “If we have a disorderly Brexit, the UK will no longer be covered by EU motor insurance directives. We will have to fall back to an older system that predates and extends beyond the EU.

Shane Ross, Irish transport minister, stirred confusion over insurance this week when he was unable to say whether motorists would be covered north of the border in the event of no-deal. Mr Fitzgerald told the FT that Irish policies would be valid but that the green card would be needed as proof. “That has been recommended both by the UK Department for Transport and the European Commission,” he said. “We hope green cards will not be required. Motorists do not need to take action at this time. This is very much a contingency plan B.”

Dublin said separately that it was drafting emergency laws to avert any break in insurance for motorists whose insurers failed to prepare for a no-deal. Recommended Life & Arts Why the idea of a united Ireland is back in play Insurers with no contingencies would be put into a temporary “run-off” regime to continue servicing existing contracts with Irish policyholders.

Simon McKeever, chief of the Irish Exporters’ Association, a trade body, said some companies were only starting to look at no-deal planning. While freight now flows freely between Ireland and Britain, he warned of a huge increase in customs declarations on UK-bound shipments if a “no deal” exit is not averted. He told RTE, the national broadcaster, that the number of filings required could rise from 1.7m to an estimated 50m. “Think of that impact. The equivalent figure in the UK is a move from 50m to 200m in a much larger economy. So the exponential hit on Ireland is a lot bigger,” he said.

Verona Murphy, a haulier who leads the Irish Road Haulage Association, said there was still no clarity over the no-deal arrangements for truckers who transit the UK en route to the European mainland. “It’s pretty obvious that nobody is prepared. No matter what they do now, we’re going to have huge disruption from our perspective.”

The “land bridge” was fundamental to Ireland’s export trade, she said. “Any arrangement will depend on the goodwill of the UK. For a start, it’s their country. Whatever our request will be to cross the UK into mainland Europe would have to be reciprocated here from the perspective of Northern Ireland trucks.”