

Useful information on MTPL insurance for drivers of vehicles registered in Ukraine

Motor Third Party Liability insurance is mandatory in order to be able to drive in the territory of the country you are visiting.

Drivers of vehicles registered in Ukraine should make sure that their vehicles are covered by MTPL insurance.

How to know if your vehicle has MTPL insurance coverage?

- *You have a valid Green Card which is issued by a Ukrainian insurance company.*
- *The Green Card is either printed on green or white paper or presented in digital format (on mobile phone, laptop, tablet, etc. It is recommended to make a printout of the Green Card in order to comply with the local legal requirements.*
- *The Green Card is valid, and it has not expired upon entrance in the territory of a foreign country.*
- *The Green Card provides cover for the territory of the foreign country which you are entering.*

If you do not have a Green Card which complies with all the above, then your vehicle does not have the mandatory MTPL insurance coverage for the territory of the foreign country which you are entering.

In this case, you either need to purchase a new valid Green Card from your Ukrainian insurance company, complying with the abovementioned criteria OR you need to purchase a **Frontier Insurance Policy**.

What is a frontier Insurance policy?

Frontier insurance provides the mandatory insurance cover, required by the visited country. A frontier insurance policy serves both as an insurance policy and as proof the existence of such policy.

Where can you purchase a frontier insurance policy?

Upon entrance in the territory of a foreign country, check whether border salespoints of frontier insurance policies are in place. You can purchase your frontier insurance policies in these salespoints, either in paper (printed version) or in digital format (to be downloaded on your mobile phone, laptop, tablet, etc.).

If there are no border salespoints of frontier insurance policies, consult the border authorities to guide you to purchase frontier insurance policies:

- a. On site of insurance companies
- b. On site of the Green Card Bureau of the visited country
- c. Other

Periodic validity of a frontier insurance policy:

Frontier insurance policies are issued for a minimum period of 15 days and a maximum period not exceeding 1 year.

Territorial validity of a frontier insurance policy:

When entering and purchasing a frontier insurance policy in the territory of a country which is not part of the European Economic Area (EEA), the frontier insurance policy will only be valid within the territory of that country.

If you intend to travel to an EEA country or Switzerland, you will have to purchase frontier insurance upon entrance to the territory of that country.

If you have purchased frontier insurance in the territory of any EEA country or Switzerland, the frontier insurance policy will be valid for the territories of all other EEA countries and Switzerland.

What to do when the frontier insurance policy or your Green Card expires?

When the frontier insurance policy expires, your vehicle will be considered as uninsured. Therefore, you have to take the necessary measures to either:

- a. purchase a (new) frontier insurance policy in the country where you are situated at the moment
- d. Purchase a new Green Card from your Ukrainian insurance company

A list of Ukrainian Insurance Companies can be found in:

http://www.mtsbu.ua/ua/about_us/full_members_list/

If you are planning to stay for a longer period in a certain country, it may be necessary to reregister your vehicle in that country. Please consult the national authority of the country for the conditions and procedures for the reregistration.