

Vehicle Insurance going to Russia/Belarus/Ukraine

Looking at your green insurance card, you will notice that there is a number of country abbreviations, showing the states that are part of the green card system.

The countries listed on the green card without borders are accepted by all. Some countries are in a box and some of them are crossed out. This is because it is up to the insurance company to decide which countries of the boxed ones they will cover.

In Germany most insurers, except a few very cheap ones, cover all countries and areas of geographically Europe. Some even extent coverage to Asia and Africa, i.e. letting people go to Lake Baikal or the Silk Road without problems. We have only experienced problems with cars of a time value above 150 000 €.

In other continental European countries, such as Austria, Switzerland, the Netherlands, Denmark, Belgium or France you receive the green card but they might charge you an additional fee for this or in case of an accident your excess might be set higher in case you are in a certain area.

Unfortunately, in some countries the insurers decline coverage, one example is the U.K.

In any case one may get a local insurance at the border upon entering a country. Alternatively, our local touring partners may get this in advance avoiding having to wait for this to be issued. Third option: you can buy this from an insurance company in the UK (Sterling) or the Netherlands.

We recommend getting the insurance at one of the Western suppliers, as they will generally give you a higher coverage. For 2020 a month of third-party insurance for Russia and Belarus will cost you approx. 259 Euro/month for a fairly new vehicle.

Also, we recommend that you speak to your insurer in person (if this is possible). See the people in your local insurance office. In Germany the insurance guy comes around the house at least once a year to check that we are not under-insured, or tries to sell a new product and on this occasion, over coffee, it is discussed what he can do for the client. Loyalty pays and one easily get the car insurance extended to various regions, especially if you are a loyal customer rather than shop for the cheapest deal.

So, we recommend that you get in touch with your insurer and make your case as a client.

When making your argument tell them that you are travelling with the group and that you will not be on your own. Tell them, that you use your vehicle only to travel from site to site and that city excursions are made by other transport. Also make it known, that if you are not at your vehicle this will be parked at a guarded campsite with 24hr supervision.

Tell them you understand that they do not want to start with a claim's office in Russia, so you would be prepared to buy third-party for the trip through an agent or at the border. But, can your present insurer possibly cover the following:

- that you keep your fully comprehensive cover for your own damages
- that they take care of the damages that are above the liability of an insurance purchased beforehand
- they take care of any damages between you and fellow tour participants

Our experience has shown that the most likely accident is one between you and your fellow traveler, when setting up on site.

We continue to look for insurers that give more than third-party coverage. As a tour operator we are able to sell travel insurances to clients from all over Europe. Under the premise that the “squeaky wheel gets the grease” we are continuing to make an argument for this matter. But this will take time.

At the moment the company in the Netherlands is our first recommendation.

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For British clients who want to shop local, there is also an insurer in the UK. The company is called Sterling. We cannot say anything about their product.

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CM23 5LY

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