

## Driving in Europe

### Your documents

You may be asked to produce your documents at any time. To avoid a police fine and/or confiscation of your vehicle, be sure that they are in order and readily available for inspection.

### Documents you should take with you

- A valid full driving licence (not provisional), with paper counterpart if you have a photocard licence
- An International Driving Permit when necessary
- The original vehicle registration document
- Your motor insurance certificate
- Your passport
- You may need a visa for certain countries too

It is your responsibility to ensure that you have all documentation needed to comply with the requirements of immigration, customs, health and other relevant regulations.

### Borrowed, hired or leased

When taking a vehicle abroad that is not your own obtain the original V5 registration document together with a letter of authority to drive the vehicle from the owner.

If you can't get hold of the V5 then it is recommended that you obtain a document called a Vehicle on Hire Certificate also known as the VE103b.

The Vehicle on Hire certificate must be carried in addition to a letter of authorisation from the registered keeper.

### Your Passengers and You

#### Breakdown cover

Make sure that you have adequate cover.

European Breakdown Cover provides cover for many European countries.

### Drinking and driving

There is only one safe rule – if you drink, don't drive. Laws are strict and the penalties are severe.

### Insurance

Contact us for advice at least a month before taking a vehicle overseas. Ensure that you're adequately covered and have the necessary documents to prove it.

### Mobile phones

The use of hand-held mobile phones while driving is prohibited in many countries.

### Think right

It's easy to forget to drive on the right, particularly after doing something familiar, such as leaving a petrol station or car park.

### Your Car

#### GB sticker

It is compulsory to display a GB sticker and failure to comply could result in an on-the-spot fine. In some countries outside the EU a conventional sticker is required even if you have euro-plates, so it is always safer to display one.

### Reflective Jackets

It is now compulsory in many European countries for visiting motorists to carry/wear reflective jackets. It is recommended that each vehicle carries at least two jackets/waistcoats in the passenger compartment - one for the driver and one for a passenger.

### Headlights

If you're driving to the Continent and using headlights then you must adjust the headlamp beam pattern to suit driving on the right so that the dipped beam doesn't dazzle oncoming drivers.

The legal requirement is to 'not cause dazzle to oncoming drivers' rather than specifically to adjust/convert headlamp beam pattern.

Remember to remove the converters as soon as you return to the UK.

It is compulsory in many European countries to carry spare light bulbs.

### Warning Triangle

It is compulsory in many European countries for visiting motorists to carry a warning triangle.

### Speed-trap detection devices

The use or possession of devices to detect police radar is illegal in most European countries. Penalties can include fine, driving ban and even imprisonment.

Some countries now also prohibit the use of GPS based navigation systems which have maps indicating the location of fixed speed cameras meaning that you must deactivate the 'fixed speed camera Points of Interest' function.

For more information see:

[www.fco.gov.uk/en/travel-and-livingabroad/stayingsafe/driving-abroad](http://www.fco.gov.uk/en/travel-and-livingabroad/stayingsafe/driving-abroad)

The AA and RAC also have excellent web pages

## Claims Key Times

### Hot stuff

Summer is the worst season for fire claims with drier weather and barbecues contributing to blazes in the home and garden.

The hottest days of the year also see a 50% increase in motor accidents - bright sunlight, poor footwear, sun stroke and summer drinking all contribute to the rise.

### Light nights light fingers

Keep sheds and garages locked and don't leave expensive bikes lying in the garden - thefts from outside the home are almost 60% higher than at the beginning of the year.

### Check your water works

Watch out for more water leaks in the home; they peak in the summer months. More frequent use of showers, baths and air conditioning units help put pressure on potentially leaky hot spots, plus plastic pipes are more likely to crack as temperatures rise.

### August

Perhaps the last time for hi-jinks before the kids go back to school - there's a 12% increase in accidental damage claims over the August Bank Holiday weekend.

## Ash Cloud Rises Again!

The Icelandic volcanic ash cloud has created substantial disruption to airlines in the last few months although it appears to have abated we thought it was worthy of our newsletter to assist in the event of further disruption as the main holiday season is upon us.

The ABI has issued the following advice to travelers who may be affected:

- Contact your airline or the airport you are due to be flying from to check the latest information about your travel arrangements. Airlines should offer you either a full refund of your unused ticket or an alternative flight. EU based airlines are required to offer you accommodation and meals if you are delayed getting home.
- If your outward flight is cancelled and you do not travel, insurers will refund your premium if you took out a single trip policy. If you accept an alternative flight at a later date, travel insurers will amend your insurance policy to cover the changed dates of travel – contact your insurer/broker to arrange this.
- Check your travel insurance policy for any cover that may be available. While volcanic eruption is not a specific insured risk and terms and conditions vary between policies, some cover for delay and subsequent travel abandonment may be available. Payment for any delay, whether outward or return, is usually a fixed sum for a specified delayed period up to a maximum figure.
- Some insurers are currently meeting claims on a goodwill basis – check with your insurer/broker for details.

Nick Starling, the ABI's Director of General Insurance and Health said:

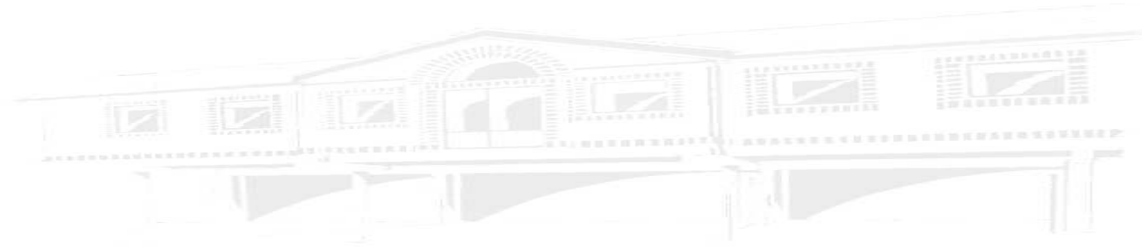
"Most policies are designed to stand alongside, and not duplicate, the compensation that people are entitled to from their airline or tour operator. Any cover provided by travel insurance in these circumstances will vary as there is no such thing as a standard travel insurance policy. Customers should therefore check their travel policy and speak to their travel insurer if they are still unsure.

Travellers who have taken out policies since the date of the original airspace closure (15 April) and whose travel plans are affected by the latest closures may not be covered and should contact their insurer for advice."

You should also be aware that in some cases flights have been diverted causing problems for baggage handlers. This might be important to you particularly if you have packed regular medication in your hold luggage.

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Keeley & Co can provide information and / or quotations on the following risks:

### Commercial Clients

We can arrange the following insurances and advice on how to protect companies and firms from the many disasters which can occur during the course of business life.

Material Damage	Property Owners
Business Interruption	Glass
Money	Computer
Contractors All Risks	Terrorism
Employers Liability	Public / Products Liability
Professional Indemnity	Medical Malpractice
Directors & Officers	Employment Practice Liability
Fidelity	Legal Protection
Legal Expenses	Contingency Risks
Goods in Transit	Marine
Engineering	
Credit Insurance	Group Personal Accident
Business Travel	Product Recall
Motor Fleets	Special Type & Commercial Vehicles
Motor Legal Protection	

### Private Clients

We do not provide Personal Lines insurance for the general public. However, we can offer our expertise and high service levels for individuals connected to our commercial clients.

Our particular expertise is with those clients who own residential property valued in excess of £300,000 and contents that will typically exceed £70,000 to cover antiques, fine art and jewellery in addition to personal possessions whilst anywhere in the world. We can also extend the cover to include personal possessions belonging to children whilst away from the home at boarding school or university.

### Financial Services

Financial Services Division based at the same office provides advice on financial and investment matters. This ranges from investment management of private and health pension scheme funds through to personal financial planning for high net worth private clients.