

How the Green Card Insurance Works in Europe

There are different levels of insurance that will be discussed in this document. The first is your legal requirement in order to operate a vehicle in Europe. The Green Card is a universally accepted, legal document in Europe and does have some very specific rules will be reviewed here. Please read the entire document as to comply with the legal requirements of the compulsory document.

- Green Card is valid for a person 21 years old or older.
- There are 2 insurances with the Green Card – liability only and full coverage.
- Minimum is 30 days
- They are available in 30-day increments – up to 360 days.
- The coverage can start on any day specified.
- Payment is by credit card – on the form you will complete.
- If you are a repeat customer, you must complete the form each time.
- Before the card is issued, payment-in-full must be made.

Payment for the Green Card

- Once payment is made by credit card, we will send you a copy of the Green Card by email.
- The original will then be sent in the regular mail and this is included in the cost.
- If you need the card quickly, then you can pay extra to have it sent by DHL or FedEx at an extra charge.
- You will need to fill out the form 100% and then send to our office by email.
- You have to fill out the form 100% thru and send back to us by email to knopftours@aol.com . There is not a need for copies.

Traveling with the Green Card

- You have to carry the original policy with you.
- In some cases, you can show a copy (for instance, the ferry from Haifa to Greece) but it is up to the police/Customs if they will accept this.
- At Airport Cargo for pick up your Vehicle you need the original.
- The Green Card is your insurance to legally enter the European Continent under tourist status at Customs (Cargo) and you must have this in order to legally operate your vehicle in Europe.
- It is required (but not a guarantee) that you must have the original in order to progress through Customs and Cargo.
- If you get stopped by law enforcement and do not have the Green Card, the fines are very high (we have had cases of 3 days in jail and an 1800 Euro fine).
- The Green card is NOT valid in the country where your bike is registered and this is the law (example: If you bike is from the UK, you will need to leave the UK before it is valid – this means that you will need to buy separate coverage for your home country of the UK and once you leave the UK, it is valid in all other countries).

- The Green Card is not a guarantee of acceptance to pass into another country – it is simply the required insurance.

Issuance of the Green Card

- Green Card will be issued in the owner's name on the registration paper.
- It is up to the owner to allow a different person to operate the vehicle (we do not recommend this, but it is possible). If you decide on this, the best way is to write permission on a copy of your passport with your name, address, and all the motorcycle information – and sign this and provide it to the person operating your motorcycle/Vehicle .
- The Green Card form should be filled out legibly with capital letters – best done with a computer or typewriter.
- If you are over 65 years, the insurance company requires that you have a doctor's medical statement that you can operate the vehicle you want to insure – this will be part of the application form you complete. There are no specific rules on this letter, but include your name, the doctor's name, address, and a statement that you can operate this vehicle – and list the make and model. Be sure to have the doctor sign this.

Surcharges and Specialty Vehicles

- If you are younger than 25 years, there is a 25% surcharge.
- If you have a sports car, there is a 25% surcharge.
- If you have a trailer, this needs its own Green Card with specific charges.

Cancellation and Refunds

- Once the Green Card is issued, there is no cancellation if the policy is 60 days or less.
- If the policy is more than 60 days, 50% can be refunded, but the the original Green Card has to be at the Knopf office in Heidelberg before the 61st day of the policy starts.
- Without the original policy, there is NO refund.
- Refunds will take a bit of time since funds must first be returned from the head office.

Claims in the Event of a Loss

- Knopf Motorradreisen is NOT a claims office.
- If you have an accident, you have to contact the office in the country where the accident happened (the address will be on the backside of your original Green Card).
- The best way to do this is to phone them – which may not be possible in all countries.
- Make a copy all the information like your passport, copy of Green Card, copy of all the information from the other person, and the police report. Take pictures of everything possible – including the accident, license plate from the driver, police information, pictures of the vehicle when it is damaged and,

possibly, on the ground – as this provides visual proof. You can then mail this in the post to the address on the back.

- Please mail this registered mail to have proof that it was sent.

Coverages and Limits for Green Card

- The Green Card covers all European countries (EU and EWR)
- Liability Insurance for motorcycle, car, motorhome, and trailer. The limits are as follows: € 2,500,000/€ 1,000,000,-- / € 50.000,-- for personal injury / property damage / financial loss for each claim.
- Exclusions: It does not cover some parts of Serbia and Cypress. It does not cover you or your co-driver for anything personal. It does not cover medical bills for you or your passenger. It does not cover any recovery of your vehicle.

Cost of Liability Insurance (ONLY – no Collision or Theft)

- 30 Days = 210 Euro.Inkl 19% Tax
- Each Following 30 Days = 155 Euro if on the same policy.inkl.tax
- If you start a new policy, it is 210 Euro.inkl tax

Trailer Costs

- The trailer needs it own, separate Green Card.
- 30 Days = 110 Euro.
- Each Additional 30 Days = 80 Euro.

Liability Including Comprehensive and Collision Costs for Motorcycle

- Limits: a maximum indemnification of € 20.500, --, deductible € 500,-- each claim.
- Accessories and improvements are 2500 Euro.
- This includes liability insurance and also covers your bike up to 20,500 Euro, with a deductible of 500 Euro and also accessories up to 2500 Euro – like riding gear and helmet.
- The full coverage does not work in the former Eastern Block countries, such as, Poland, Hungary, Bulgaria, Croatia, , Latvia, Moldavia, Estonia, , Slovakia, Czech Republic, Macedonia, Romania, ,
- If you have full coverage and you drive in one of the countries above, you move into liability only coverage (example: When you drive from Germany to Poland, your policy covers you in Poland only for liability – until you pass back into Germany).
- Your documents will be the same policy (paper) like the liability documents, but you will get a separately paper for full coverage. You do not have to show this full coverage policy to border police or customs – this is just for you in the event of a loss.
- Exclusions: It does not cover any medical bills; it does not cover any vehicle recovery in case of a breakdown; it does not cover any roadside assistance or hotel costs.
- If you want full coverage, please indicate it on the form.

Cost of Full Coverage

- Motorcycle: 30 Days = 380 Euro, each additional 30 days = 330 Euro.
- Car or Motorhome Coverage: Car and motorhome premium will be charged by the value of the vehicle that is used and the time and value of the year (2016). It will include all liability plus your vehicle up to the premium you choose. You will need to inquire about this.
- In case of a loss/accident, the best way to repair the bike is to get it back to our place in Heidelberg and have the local dealer estimate the damages. If you get an estimate in another country (for instance, Spain), your actual repair costs in Germany may be higher and the insurance will only pay the estimate costs and you will be responsible for the balance.

Our Recommendations for Three Insurances for Your Travels

- Full Coverage: We strongly recommend that if your motorcycle has a value of more than \$5000, to buy full coverage insurance. We know that there is a bit more of cost, but if anything could happen, you will be covered.
- We also recommend that you have Roadside Assistance. It is minimum policy of one year and the cost is minimal. It is 145 Euro for one person and 175 Euro for two people. This is the best insurance if something happens on the road and covers many things. Our customers have always been very happy to have this.
- Health Insurance: We strongly recommend that you have health insurance for your trip. Please see www.knopftours.com for details.

Please let me know if you have any questions. Stefan ☺