# Feature ABROAD AFTER BREXIT

THE UK LEFT THE EUROPEAN UNION A YEAR AGO, AND ONE OF THE THINGS AFFECTED IS TRAVEL. LAURA LAKER EXAMINES WHAT'S CHANGED FOR CYCLISTS



# LAURA LAKER

**Cycling journalist** 

Laura writes about cycling and urban transport for The Guardian. She enjoys touring as well as utility cycling

> ith our exit from the EU, the UK has seen huge upheavals in trade, freedom of movement, and regulations — including those around holiday travel to the

Continent. Cycling UK members have been asking our advice on how the changes will impact affect future European tours.

Information about Brexit can be partisan or simply vague. The GOV.UK website leads with: "you may need to do extra things before you travel to an EU country, Switzerland, Norway, Iceland or Liechtenstein". So we did some digging.

This is what's changed.



Mountains above

Santa Cruz de Tenerife in the Canary Islands

### **CHECK YOUR PASSPORT**

First up, passports. It is recommended you have at least six months left on your passport from the day you travel, allowing for up to three months' European travel, or in case you extend a shorter trip – for

planned or unplanned reasons.

Now that the UK is outside of the EU border, British passport holders can stay for a maximum of 90 days per 180-day period. You will need extra documents to stay longer; which ones depend on the purpose of your trip. UK nationals may need to show an onward or return ticket on arrival, prove they have enough money to stay, and use a different border queue to EU citizens.

Pam Pilbeam, who runs Cycling With Us cycle holidays, says crossing the border is still a fairly simple process. "They will look at your passport; you may find they want a piece of paper filed in before you go. They are almost certain to check luggage. The more complicated bit is Covid [precautions]."

A quick note about Covid. Pam says some of the worst problems facing British travellers comes not from Brexit but from our high Covid rates, which puts us on some countries' 'orange' or even 'red' lists. Check on GOV. UK and with the relevant country before departing. Many countries, including Germany, the Netherlands and France, now permit fully vaccinated travellers from Britain if they can prove they are double-jabbed.

"Travel with a paper [vaccination] certificate because a lot of countries aren't au fait with the app," Pam advises. "All our vaccines are acceptable; it's only if you're unvaccinated or have only had one vaccination they will require the PCR test and quarantine [before entry].



"When you are entering certain countries, they require you to fill in a form to say you haven't got Covid and you haven't been exposed to Covid in the last 14 days," she adds.

Unfortunately, some travellers are reporting issues with even the paper vaccination certificates, so be prepared for some wrangling. GOV.UK has all the information required. Type in 'travel to France', for example, and it will give you all the information you need and direct you to the country's relevant web page.

While Brits won't need a visa to travel to Europe, from the end of 2022 we will need a £6 ETIAS (European Travel Information and Authorisation System) visa waiver to enter the 26 nations of the Schengen zone, which is most of Europe, plus Norway, Iceland, Liechtenstein and Switzerland, but not Ireland, Romania,

**FROM THE END OF** 2022 WE WILL NEED A £6 ETIAS VISA WAIVER TO ENTER SCHENGEN ZONE COUNTRIES Bulgaria, Cyprus or Croatia. For details, see **etiasvisa.com**.

Any pet passports issued in Great Britain are now invalid for travel to the EU or Northern Ireland. To go to Europe with you, pets will need to be microchipped, with a valid rabies vaccination and an animal health certificate. Contact your vet at least a month before travel to arrange these.



# GET TRAVEL

Specifically travel insurance that covers your healthcare. Emily Conrad-Pickles, from Yellow Jersey

Insurance (cyclinguk.org/memberbenefit/yellow-jersey-travel), says: "Travel insurance is perhaps now more important than it was before due to the phasing out of the EHIC card. UK residents now need to apply for a GHIC to ensure cover in state hospitals in Europe."

We'll come back to EHIC and GHIC cards in a moment. Even with these, however, you'll want travel insurance, Emily says. "Travel insurance is always advisable to ensure that appropriate cover is available, especially if people are taking a holiday where the hospitals are more likely to be private, such as mountain resorts. Our bicycle insurance products (Performance and Ultimate tiers) remain unchanged in the cover that they offer to cyclists travelling abroad on a cycling holiday."

Insurance has been complicated by Covid. Pam Pilbeam says: "Travel insurance is a nightmare at the moment. Most travel insurance companies now will only cover for Covid [both medical care abroad and cancellations] if you're double vaccinated and can prove it, so you need to read the small print.

"There's not many insurers out there that are coming back into the market with Covid cover, particularly for people with underlying health issues," she adds. This could cause problems for readers with pre-existing medical conditions. International health insurance cards will cover state-provided healthcare if you contract Coronavirus in the EU, although it won't cover accommodation costs if you test positive and need to self isolate.

There are currently two international health insurance cards (details at **gov.uk/** visit-eu-switzerland-norway-iceland-



**liechtenstein**): the old European Health Insurance Card (EHIC), and the Global Health Insurance Card (GHIC), both of which are available from the NHS website free of charge. You will need both travel insurance and a GHIC or EHIC as some insurers won't cover all medical costs without one, and the cards themselves don't cover all eventualities.

Make sure you're on the NHS website before applying and don't hand over any money, as the service should be free. Pam says: "Don't go to anybody else's website because they will charge. If anybody says there's a charge, they will take your money and information and just go to the NHS website themselves." You can reduce the risk of straying onto a fee-charging site by navigating to the application form from the NHS.UK website.

Existing EHICs remain valid until their expiry date. This covers necessary healthcare during a temporary stay in a European country, covering the EU, Norway, Iceland, Liechtenstein and Switzerland (the European Economic Area, or EEA). Under the withdrawal agreement, the EHIC still applies to EU nationals living in the UK, and British State Pensioners, their families, and students, who left for the EU or EEA before 1 January 2021.

For UK nationals, or those without dual EU citizenship, who lived in the UK prior to 31 December 2020, the new Global Health Insurance Card (GHIC), covers necessary healthcare during a temporary stay in the EU – not the EEA – but further participating countries could be added later. I applied via a quick web form and was required to email two proofs of identity and UK residency, such as utility or council tax bills.

Find out which card you're entitled to, and apply, here: **services.nhsbsa.nhs. uk/cra/start**. For either of these, you'll need a National Insurance number before applying, and there are reported delays at time of writing, due to a backlog of applications.

If you do end up needing medical attention abroad, present your GHIC or EHIC before you have treatment.



# TAKE DRIVING DOCUMENTS

British drivers need to carry their UK driving licence, along with their

# **66** EXISTING EUROPEAN HEALTH INSURANCE CARDS (EHICS) REMAIN VALID UNTIL THEIR EXPIRY DATE

vehicle log book (V5C) if they have one, and a VE103 to show they're allowed to use a hired or leased vehicle abroad. You'll also need a green card from your insurer – not to be confused with the American version.

As Pam describes it: "Before we were in the EU, you had to apply to your insurer and say 'I'm going to France', for example, and pay them a sum of money for a green card. You now need to do that again. That covers you for insurance abroad."

UK licence-holders don't need an International Driving Permit (IDP) to visit the EU or EEA, unless they only have a paper licence, or one issued in Gibraltar, Guernsey, Jersey or the Isle of Man. Check if you need an IDP, before travelling: gov.uk/drivingabroad/international-driving-permit.



An IDP costs £5.50 for residents of GB or Northern Ireland, aged over 18 and with a full UK driving licence. If you're a UK licence-holder living in an EU or EEA country, you'll need to exchange your driving licence for a local one. If your car will be towing a trailer you may have to register it. For details and registration, see gov.uk/guidance/ trailer-registration.

From 28 September 2021, your car may need a UK sticker clearly displayed on its rear, instead of the old GB one. Exceptions apply if your number plate includes a UK identifier with the Union Flag (though this exemption doesn't apply in Spain, Cyprus or Malta), or you are only driving in Ireland. It's probably safest to get the sticker, or at least check the GOV.UK website, before travelling: **gov.uk/guidance/drivingin-the-eu**.

All UK vehicle insurance provides the minimum third-party cover to drive in the EU (including Ireland), according to GOV.UK. If you are unlucky enough to be involved in a collision while in Europe, contact your insurance company first. Any legal proceedings will need to be brought in the EU or EEA country where the collision happened, and you may have to make your claim in the local language. You will also not get compensation in some countries if the collision is caused by an uninsured driver, or the driver cannot be traced.



## MOBILE PHONE ROAMING CHARGES

Since 1 January 2021 mobile phone operators have been allowed to

reintroduce roaming charges – and the likes of Three, EE and Vodafone have announced they will do so from 2022.

Those with older tariffs may dodge roaming while they stick with that tariff, otherwise expect charges of between £2 and £5 per day, with some temporary tariffs from Vodafone, for example, charging £1 a day for 8-15 days from 2022. O2 allows users 25Gb of roaming data, with anything above that charged at £3.50 per gigabyte. No phone networks are charging for roaming in the Republic of Ireland, according to the BBC.

# MOBILE PHONE OPERATORS HAVE BEEN ALLOWED TO REINTRODUCE ROAMING CHARGES



# BANK AND CREDIT CARD CHARGES

"Banks have always charged Brits to take money out in European currency, and that hasn't

changed," Pam says. "I use the credit card to purchase things, and I shop around for Euros to take with me".

It may cost you more money than before to take cash out of an ATM in Europe, so a credit card you can use abroad with low or no fees, a pre-pay card, or a specialist travel credit card are preferable. As with all travel money, it pays to shop around for the best deals.

### SUMMARY: DIFFERENT BUT DOABLE

While things have undoubtedly changed, those who have travelled to Europe with bikes since we left the EU have reported few hiccups on the ground, and recommend others not be put off by the new procedures.

Ed Lancaster, of the European Cyclists' Federation, makes the case for taking that European holiday anyway. He says: "Once you familiarise yourself with the new arrangements they are relatively straightforward, and there has never been a better time to take a cycling holiday in Europe. Over the past two years, significant investments have been made in cycling across the Continent and so there are now thousands of kilometres of newly realised cycle routes ready to be explored. The outlook is looking promising for the future too, as the importance of cycling tourism is increasingly being recognised by destinations and further investments are planned."

Pam says: "If people want to go on holiday to Europe with two or three bikes, they will be fine. They just need to have their travel insurance sorted, their passports sorted, and be double jabbed. Once you get over there you wouldn't know Brexit had happened."