



PROTECTING CROSS-BORDER ROAD TRAFFIC VICTIMS

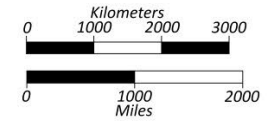
# **The Green Card system**

*Greet FLORÉ*

*Luk DE BAERE*

*19 October 2022 – UNECE – workshop cross-border  
Insurance of Motor Vehicles - Geneva*

# World Map



## Rotterdam – Milano:

± 1 000 km

NL  B  L  F  D  CH



- |               |                            |                                      |
|---------------|----------------------------|--------------------------------------|
| 1. Burundi    | 10. Belgium                | 19. Montenegro                       |
| 2. Malawi     | 11. Bosnia and Herzegovina | 20. North Macedonia                  |
| 3. Rwanda     | 12. Croatia                | 21. Netherlands                      |
| 4. Armenia    | 13. Czech Republic         | 22. San Marino                       |
| 5. Azerbaijan | 14. Vatican City           | 23. Serbia                           |
| 6. Bahrain    | 15. Kosovo                 | 24. Slovenia                         |
| 7. Qatar      | 16. Liechtenstein          | 25. Switzerland                      |
| 8. Albania    | 17. Luxembourg             | 26. Saint Vincent and the Grenadines |
| 9. Andorra    | 18. Moldova                |                                      |

# The Green Card System

## Double goal:

- o facilitating cross-border road traffic

without

- o lowering the degree of protection of road traffic victims

## Mission of COB:

***« Protecting cross-border road traffic victims »***

# The Green Card System

## Recommendation N° 5 :

- Addressed to GOVERNMENTS
- Cooperation with INSURANCE SECTOR
- National Insurers' Bureaux
- COB

Frontier  insurance  
↓

**Green Card**

# The Green Card system: the Green Card

|  |       |               |  |               |      |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
|--|-------|---------------|--|---------------|------|---|-------|--|----------------|--------------------|------|----|----|------|-------------------|----|------|--|---|-----|---|-----|----|----|---|----|---|-----|----|---|----|----|---|---|----|---|----|----|---|----|-----|----|---------------|-----|---------------|-----|---------------|--------------|---------------|----|---------------|----|-----|----------------|--------------------|----|----|---------------|--|--|--|--|--|--|--|--|
| <b>1. INTERNATIONALE MOTORRIJTUIGVERZEKERINGSKAART</b><br><b>1. INTERNATIONAL MOTOR INSURANCE CARD</b><br><b>1. CARTE INTERNATIONALE D'ASSURANCE AUTOMOBILE</b>  |       |               |  |               |      | <b>2. UITGEGEVEN OP HET GEZAG VAN</b><br>BELGISCH BUREAU VAN DE AUTOVERZEKERAARS  |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| <b>3. VAN</b> <table border="1"> <tr> <td>Van</td> <td>Maand</td> <td>Jaar</td> <td>Tot</td> <td>Maand</td> <td>Jaar</td> </tr> <tr> <td>25</td> <td>06</td> <td>2019</td> <td>25</td> <td>07</td> <td>2020</td> </tr> </table> (Beide data inbegrepen)  |       |               |  |               |      | Van   | Maand | Jaar   | Tot            | Maand              | Jaar | 25 | 06 | 2019 | 25                | 07 | 2020 | <b>4. Landcode/Code verzekeraar/Nummer</b><br>BE/0014/C11002347465 |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| Van  | Maand | Jaar          | Tot                                      | Maand         | Jaar |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| 25   | 06    | 2019          | 25                                       | 07            | 2020 |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| <b>5. Kenteken (of, indien geen kenteken) chassis- of motornummer</b><br>1ADH419   |       |               |  |               |      | <b>6. Soort motorrijtuig*</b><br>A  |       | <b>7. Merk motorrijtuig</b><br>VOLKSWAGEN TOURAN |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| <b>8. DEKKINGSGEBIED</b><br>Deze kaart is enkel geldig in de landen die niet zijn doorgeslaagd (voor meer informatie zie <a href="http://www.cobix.org">www.cobix.org</a> )<br>Het gebruik van het in deze kaart genoemde motorrijtuig wordt in ieder bezocht land gegarandeerd overeenkomstig de in dat land geldende regeling betreffende de verplichte aansprakelijkheidsverzekering.<br>Kijk voor het juiste Bureau op de keerzijde.   |       |               |  |               |      |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| <table border="1"> <tr> <td>A</td><td>B</td><td>BG</td><td>CY<sup>(1)</sup></td><td>CZ</td><td>D</td><td>DK</td><td>E</td><td>EST</td><td>F</td><td>FIN</td> </tr> <tr> <td>GB</td><td>GR</td><td>H</td><td>HR</td><td>I</td><td>IRL</td><td>IS</td><td>L</td><td>LT</td><td>LV</td><td>M</td> </tr> <tr> <td>N</td><td>NL</td><td>P</td><td>PL</td><td>RO</td><td>S</td><td>SK</td><td>SLO</td><td>CH</td><td><del>AL</del></td><td>AND</td> </tr> <tr> <td><del>AD</del></td><td>BIH</td><td><del>BY</del></td><td><del>E</del></td><td><del>IR</del></td><td>MA</td><td><del>MD</del></td><td>MK</td><td>MNE</td><td><del>RWS</del></td><td>SRB<sup>(1)</sup></td> </tr> <tr> <td>TN</td><td>TR</td><td><del>UA</del></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> |       |               |  |               |      |   |       |  |                |                    |      | A  | B  | BG   | CY <sup>(1)</sup> | CZ | D    | DK   | E | EST | F | FIN | GB | GR | H | HR | I | IRL | IS | L | LT | LV | M | N | NL | P | PL | RO | S | SK | SLO | CH | <del>AL</del> | AND | <del>AD</del> | BIH | <del>BY</del> | <del>E</del> | <del>IR</del> | MA | <del>MD</del> | MK | MNE | <del>RWS</del> | SRB <sup>(1)</sup> | TN | TR | <del>UA</del> |  |  |  |  |  |  |  |  |
| A  | B     | BG            | CY <sup>(1)</sup>                        | CZ            | D    | DK  | E     | EST  | F              | FIN                |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| GB   | GR    | H             | HR                                       | I             | IRL  | IS  | L     | LT   | LV             | M                  |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| N  | NL    | P             | PL                                       | RO            | S    | SK  | SLO   | CH   | <del>AL</del>  | AND                |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| <del>AD</del>  | BIH   | <del>BY</del> | <del>E</del>                             | <del>IR</del> | MA   | <del>MD</del>   | MK    | MNE  | <del>RWS</del> | SRB <sup>(1)</sup> |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| TN   | TR    | <del>UA</del> |  |               |      |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| <small><sup>(1)</sup> Groene kaarten die geldig zijn voor de republieken van Azerbeidzjan, Oeganda en Servië bieden in deze landen slechts dekking in die geografische delen die bestuurd worden door hun respectieve regeringen. Voor meer informatie surf u <a href="http://go-territorial.validity.cobix.org">http://go-territorial.validity.cobix.org</a> te bekijken.</small>   |       |               |  |               |      |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| <b>9. Naam en adres van verzekeringnemer (of houder van het motorrijtuig)</b><br>WIVINA VAN DESSEL<br>BREDEWEG 15<br>1790 AFFLIGEM   |       |               |  |               |      |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| <b>10. Deze kaart is afgegeven door:</b><br>KBC Verzekeringen NV<br>VAN OVERSTRAETENPLEIN 2<br>3000 LEUVEN   |       |               |  |               |      | <b>11. Ondertekening verzekeraar</b><br><br>Hans Verstraete, algemeen directeur |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| Nuttige inlichtingen:<br>gegevens groene kaart voor gebruik in de app Crashform:   |       |               |  |               |      |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
|   |       |               |  |               |      |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| <b>SOORT MOTORRIJTUIG CODE:</b>  |       |               |  |               |      |   |       |  |                |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |
| A. Personenauto<br>B. Motorrijwiel   |       |               | C. Vrachtwagen of trekker<br>D. Bromfiet |               |      | E. Autobus<br>F. Aanhangwagen of Oplegger   |       |  | G. Overige     |                    |      |    |    |      |                   |    |      |  |   |     |   |     |    |    |   |    |   |     |    |   |    |    |   |   |    |   |    |    |   |    |     |    |               |     |               |     |               |              |               |    |               |    |     |                |                    |    |    |               |  |  |  |  |  |  |  |  |

# The Green Card system: the Green Card

**1. INTERNATIONALE MOTORRIJTUIGVERZEKERINGSKAART**  
1. INTERNATIONAL MOTOR INSURANCE CARD  
1. CARTE INTERNATIONALE D'ASSURANCE AUTOMOBILE

**2. UITGEGEVEN OP HET GEZAG VAN**  
BELGISCH BUREAU VAN DE AUTOVERZEKERAARS

**3. VAN GELDIG TOT**

| VAN |       |      | TOT |       |      |
|-----|-------|------|-----|-------|------|
| Dag | Maand | Jaar | Dag | Maand | Jaar |
| 25  | 06    | 2019 | 25  | 07    | 2020 |

(Beide data inbegrepen)

**4. Landcode/Code verzekeraar/Nummer**  
BW0014/C11002347465

**5. Kenteken (of, indien geen kenteken) chassis- of motornummer**  
1ADH419

**6. Soort motorrijtuig**  
A Vrachtwagen TOURAN

**8. DEKKINGSGBIED**

Deze kaart is enkel geldig in de landen die niet zijn doorgeslaagd (voor meer informatie zie www.aisbl.be). Het gebruik van het in deze kaart genoemde motorrijtuig wordt in ieder bezocht land gegarandeerd overeenkomstig de in dat land geldende regeling betreffende de verplichte aansprakelijkheidsverzekering.

Kijk voor het juiste Bureau op de keerzijde.

|               |     |               |                   |    |    |     |     |     |                |                    |
|---------------|-----|---------------|-------------------|----|----|-----|-----|-----|----------------|--------------------|
| A             | B   | BG            | CY <sup>(1)</sup> | CZ | DK | E   | EST | F   | FIN            |                    |
| GB            | GR  | H             | HR                |    |    | L   | LT  | LV  | M              |                    |
| N             | NL  | P             | PL                | RO | SK | SLO | CH  | AL  | AND            |                    |
| <del>AD</del> | BIH | <del>BY</del> | <del>C</del>      | IR | MA | MD  | MK  | MNE | <del>RWS</del> | SRB <sup>(1)</sup> |
| TN            | TR  | <del>UA</del> |                   |    |    |     |     |     |                |                    |

<sup>(1)</sup> Deze kaarten die geldig zijn voor de republiek van Azerbeïdjan, Kazachstan en de landen slechts dekking in de geografische delen die bevestigd worden door hun respectieve regeringen. Voor meer informatie kunt u terecht bij de AISBL.

**9. Naam en adres van verzekeringnemer (of houder van het motorrijtuig)**  
WIVINA VAN DESSEL  
BREDEWEG 15  
1790 AFFLIGEM

**10. Deze kaart is afgegeven voor**  
KBC Verzekeringen NV  
VAN OVERSTRAETEN  
3000 LEUVEN

**11. Ondertekening verzekeraar**  
Hans Verstraete, algemeen directeur

Nuttige inlichtingen:  
gegevens groene kaart voor gebruik in de app Crashform:




**SOORT MOTORRIJTUIG CODE:**

|                 |                           |                             |            |
|-----------------|---------------------------|-----------------------------|------------|
| A. Personenauto | C. Vrachtwagen of trekker | E. Autobus                  | G. Overige |
| B. Motorrijtuig | D. Bromfiets              | F. Aanhangwagen of Oplegger |            |

# Influence of the European Directives

EU: 1972: First Motor Insurance Directive (MID)

Green  Card



Territory in which a vehicle is normally based



Guaranteeing Bureau safeguards reimbursement,  
**also in case of non-insurance**

# The Green Card system: stakeholders

## Key players :

- **National Bureaux:**
  - Handling Bureau
  - Guaranteeing Bureau
- **Agents**



# COB: visit our website

[www.cobx.org](http://www.cobx.org)

- COB brochure
- Official documents
  - Internal Regulations
  - Explanatory Memorandum
  - Multilateral Agreement
  - Agreements
  - ...
- Contact details
  - Bureaux
  - CBs, GFs, Ics
  - Insurers, claims representatives (competent body search engine)
- Compendium

# The Green Card system: geographical scope

COB membership is limited to :

Countries lying to the **West of the Ural Mountains and the Caspian Sea**

**and**

to the **countries bordering the Mediterranean Sea**



**future Membership possible for:**

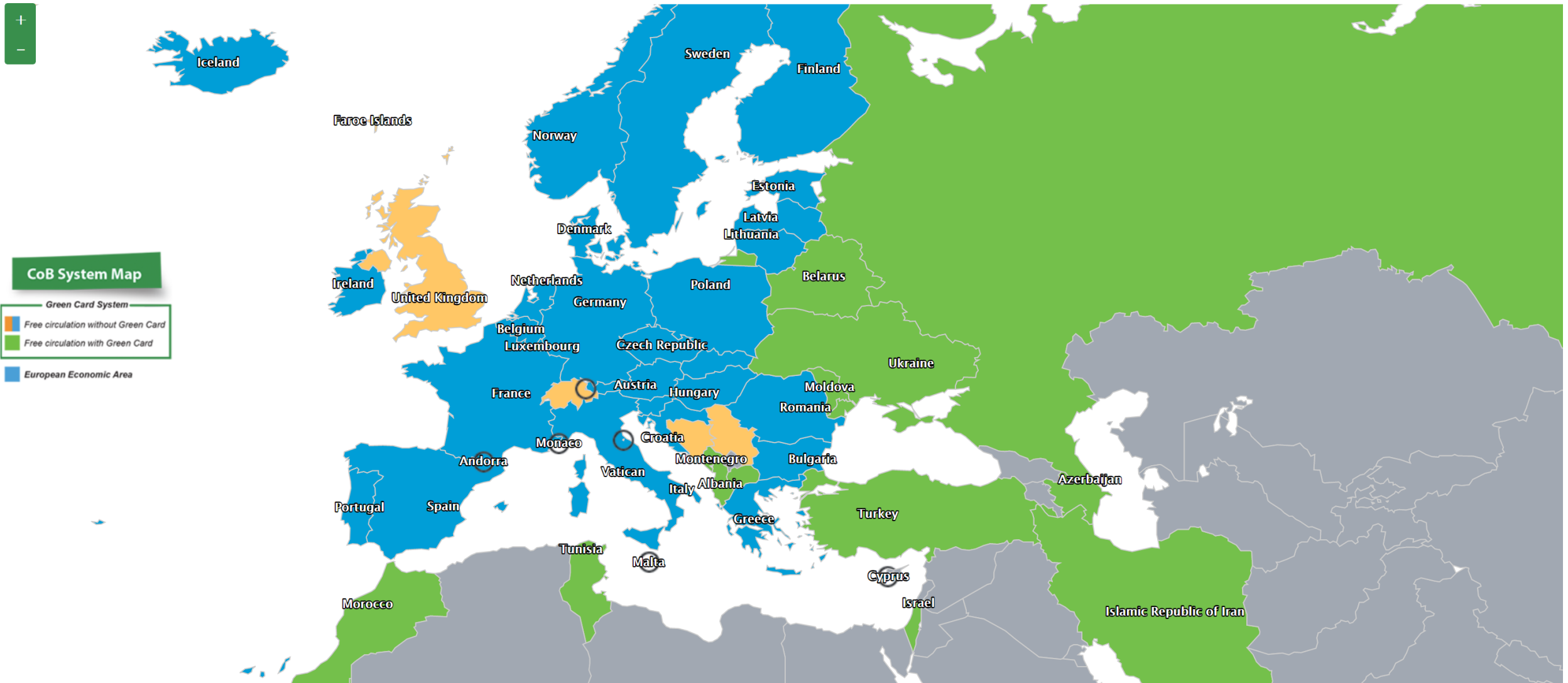
- Armenia, Georgia and Kazakhstan
- Algeria, Egypt, Lebanon, Libya and Syria

# The Green Card system: geographical scope



**EUROPE**  
0 km 350 700 1050 km  
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# Geographical scope: situation today



# The Green Card system: challenges



- Financial stability
- Invasion Ukraine by Russia – war
- International sanctions – payment problems
- Complexity □ combination UN – EU; different rules; different variants of the Green Card system

# The Green Card system: challenges

- Cooperation card systems
  - Exchange of know-how
  - Countries participating in more than one system
  - Desirable?
  - Or: cooperation between card systems?
- Different card systems: each with own particularities
  - Good to have this common meeting
  - Eager to learn from each other

An aerial photograph of a winding asphalt road with yellow double lines, curving through a dense, lush green forest. The road is the central focus, curving from the top left towards the bottom right. The forest is thick with various shades of green, suggesting a tropical or subtropical environment. A semi-transparent, wavy white graphic element is overlaid across the middle of the image, containing the text 'Thank you for your attention!' in a bold, white, sans-serif font. The text is split across two lines: 'Thank you' on the top line and 'for your attention!' on the bottom line. The background image is slightly blurred to make the text stand out.

**Thank you  
for your attention!**

[www.cobx.org](http://www.cobx.org)