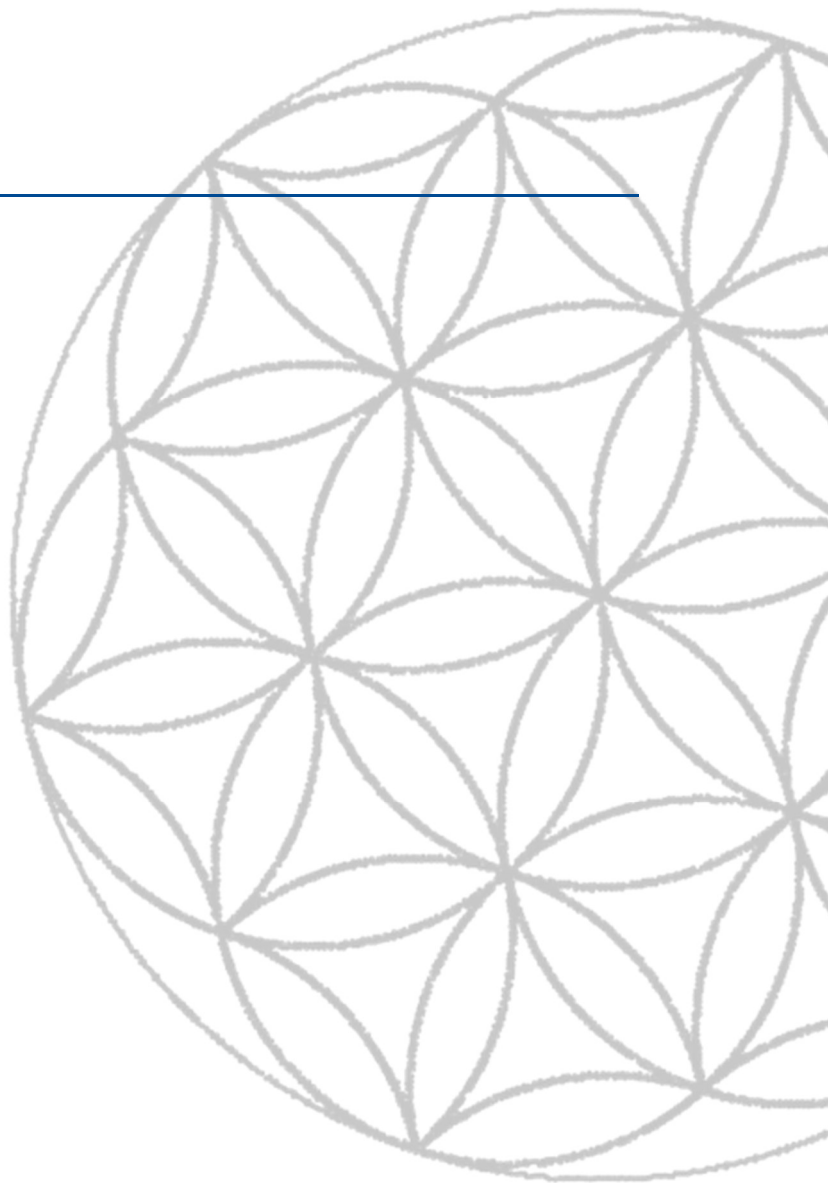


Entering Poland by car and the insurance obligation:

A guide for Ukrainian citizens

2 March 2022



Many citizens of Ukraine are entering Poland by car, raising questions about insurance, the “Green Card,” and other issues. Below are some key clarifications.

Is it necessary to have civil liability insurance in Poland?

Yes. When travelling on Polish roads, it is necessary to hold insurance for civil liability of possessors of motor vehicles (*ubezpieczenie odpowiedzialności cywilnej posiadaczy pojazdów mechanicznych*—OC PPM). Every motor vehicle (passenger car, tractor unit, etc.) moving on Polish roads must be covered by such insurance.

I have OC PPM insurance with a Ukrainian insurance company. Does that suffice?

Apart from Ukrainian insurance, it is also necessary to have a “Green Card.”

The Green Card confirms that the Ukrainian insurance company will cover losses caused by the driver abroad. The Green Card may be issued by the insurer with which you have concluded a civil-liability insurance policy.

The Green Card is valid from 15 days to 12 months.

If you hold a valid Green Card, you can drive the insured vehicle on Polish roads without taking out additional insurance.

The Green Card looks the same in all countries that are members of the Green Card System. The card is issued in the national language as well as English or French.

I have Ukrainian insurance, but I don't have a Green Card. What then?

Then you need to take out a border civil-liability policy with a Polish insurer.

Such insurance is valid for 30 days to 12 months.

Where can I obtain border civil-liability insurance?

Generally, from any Polish insurer offering motor insurance.

Contact an insurance distributor by calling the helpline, or contact an insurance point of sale directly. Such points of sale are also located at border crossings.

After concluding the insurance contract, you will receive an insurance policy confirming conclusion of a valid insurance contract. Conclusion of the insurance contract requires payment of the established insurance premium.

As the Polish Chamber of Insurance (PIU) reports, **some Polish insurance companies are currently offering free border civil-liability insurance for refugees from Ukraine for a period of 30 days.** In this way they wish to show support and solidarity with the Ukrainian people.

As of 2 March 2022, such free insurance is being offered by:

- [Ergo Hestia](#) +48 58 766 34 04
- [PZU](#) +48 22 505 15 63
- [Warta](#) +48 814 607 900
- [Allianz](#) +48 22 564 06 01

The helplines above are also staffed in Ukrainian. By calling the helpline, you can conclude the relevant insurance contract and obtain other essential information.

How does “border insurance” differ from ordinary civil-liability coverage (OC PPM)?

The scope of border OC coverage is the same as ordinary OC PPM coverage. A different name is used due to the procedure for concluding the insurance contract.

This insurance covers civil liability for loss caused among other things by a tortious act. This primarily concerns any sort of traffic accident as a result of which you damage or destroy someone else’s property or cause bodily injury to another person.

If the loss is caused by the motion of a team of vehicles (e.g. a tractor-trailer), the insurance will also cover loss caused by the trailer, if it was connected to the motor vehicle or became detached from the motor vehicle and continued to roll.

But remember that OC PPM insurance is not unconditional! In certain situations, despite holding an insurance policy, you will have to cover the cost of the loss yourself (through an insurance recourse claim asserted by the insurance company or the Insurance Guarantee Fund).

This involves situations where:

- You cause a loss after consuming alcohol, in a state of insobriety, or after using narcotics
- You are not authorised to drive a motor vehicle, or
- You leave the scene of the accident.

What are the sanctions for driving on Polish roads without a Green Card or without border civil-liability insurance?

If you cause a loss in connection with driving a vehicle registered in Ukraine but without a valid Green Card or without concluding a border civil-liability contract, the loss will be covered by the Insurance Guarantee Fund.

After covering the loss, the Insurance Guarantee Fund will issue you a demand for payment (i.e. assert a claim for insurance recourse against you). If you do not pay, the Insurance Guarantee Fund may pursue further legal measures through the courts.

Failure to hold OC PPM insurance and a Green Card, or border civil-liability insurance, is also subject to a fine imposed by the Insurance Guarantee Fund.

The amount of the fine depends on the type of vehicle and how long you have been uninsured:

	Passenger car	Truck	Other vehicles
Up to 3 days	PLN 1,200	PLN 1,810	PLN 200
4 to 14 days	PLN 3,010	PLN 4,520	PLN 500
Over 14 days	PLN 6,020	PLN 9,030	PLN 1,000

Is first-person collision insurance (auto casco—AC) or first-person accident insurance (*ubezpieczenie od następstw nieszczęśliwych wypadków—NNW*) mandatory in Poland?

This type of insurance is voluntary in Poland. There is no obligation to conclude such policies.

**I hear there are cheaper insurance policies for Ukrainian refugees.
Where can I check this?**

On its website, the [Polish Chamber of Insurance](#) provides up-to-date information on new support initiatives on the part of Polish insurance companies, as well as possible changes in insurance that may affect refugees from Ukraine.

Some of the information is also available in Ukrainian.



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