
Brace yourself for Brexit

It's less than four weeks until the UK leaves the EU. So how will it affect us, asks *Eithne Dunne*

It has been a tortuously long goodbye, but with the UK finally bowing out of all things EU at the end of this month, you may well be wondering how it might affect your consumer rights, whether on shopping online, customs or travel and roaming charges.

Travel

At the moment, flights in and out of the EU are covered by EU regulation 261/2004. This entitles passengers to assistance, reimbursement and/or compensation if their flight is substantially delayed, cancelled or they are denied boarding for certain reasons. It applies to anyone taking a flight out of an EU member state, or a flight from a non-EU state to the EU, where the carrier is licensed within the EU.

As of January, the UK will no longer be an EU member; however, in many cases, Irish passengers travelling between here and the UK will continue to be covered, assuming they use an EU airline. When you take a flight from the UK to another non-EU country, you cannot fall back on these rules, although it is possible there may still be similar protections under British law.

And when it comes to package holidays, EU law offers strong protections to consumers. According to the European Commission, these will still apply from January if you buy a package holiday from a UK-based operator that marketed the holiday in Ireland.

Otherwise your rights will depend on British law. The Competition and Consumer Protection Commission (CCPC) advises anyone booking a holiday with a UK-based tour operator to ask the follow-

ing questions: if it goes out of business, will it pay compensation or arrange to get you home? If your holiday is cancelled, will it offer a refund or alternative holiday? If your holiday is altered, what will it offer?

Travel insurance policies should not be affected by the UK's departure, according to Deirdre McCarthy of Insuremyholiday.ie. "The UK is still in Europe even if it's leaving the EU, so it won't have any impact on travel policies," she says.

Roaming

Having enjoyed zero roaming charges throughout the EU for the past three years, Irish consumers may be wondering whether they can once again expect to be penalised – severely – for using their phones in the UK. Regulator ComReg says it will "depend on the relationship agreed between the UK and the EU". Most mobile operators here have already confirmed that they will not be levying roaming fees.

ComReg says that, regardless of any future deal, you must be told of any potential charges should you use your mobile device in the UK, and you must be

apply from January, and you will be reliant on the seller's terms and conditions.

And while many purchases from the UK will still go through without a hitch, it may be more difficult to resolve problems if they arise. You will no longer automatically have recourse to the European Consumer Centre (ECC) network, whereby ECC Ireland can raise your issue with the business via the ECC in the corresponding country. There is also an EU-backed system of alternative dispute resolution, and a European small claims procedure.

If your item fails to arrive from a British retailer, you can try to request a charge-back from your card provider, or contact PayPal. According to the CCPC, Irish consumers can also take action through the Irish courts if they have bought online from UK traders who do business in the EU. However, it says, having a judgment enforced may be difficult because the legal situation right now is "very unclear".

VAT/customs/postage

Currently, if you buy goods from outside the EU, you pay VAT if their value including delivery comes to €22 or more – apart from for tobacco, perfume or alcohol, in which case you pay it regardless of value.

You are also liable for customs duty if the intrinsic value of the goods, before adding on delivery and so on, is €150 or more. The rate of customs duty depends on the type of goods. Given that the UK will be outside the EU as of January 1, Revenue says consumers buying from there will be liable for these charges.

According to the CCPC, if you buy from outside the EU and return the item, you may be able to claim a refund of any VAT or customs duties you paid. For more details on VAT, customs duties and so on, see revenue.ie.

Depending on the final arrangements around Brexit, ComReg says that there may be changes in packet and parcel postal services to and from the UK. According to An Post, customers may have to complete customs forms and apply customs labels when sending parcels to the UK, just as they do now if sending goods to America. This would include any unwanted goods you might be returning after the Christmas break, for example.

Angus Lavery, public affairs manager at An Post, says there will also be a change to how AddressPal's UK service works. Customers use AddressPal as a "virtual UK address" when buying from a seller in the UK who will not post to Ireland or who charges dearly to do so.

"From January 1, customers must opt initially to have an item sent to a regular postal address (from the virtual address), but they can then direct it for collection at a post office or one of a number of other delivery options," he says.

Healthcare

The European Health Insurance Card (EHIC), which entitles an EU citizen to basic public healthcare in another EU country, will no longer be valid in the UK as of January. However, both governments are committed to maintaining current healthcare arrangements under the common travel area. Under this arrange-

ment, Irish and British citizens who live in, work in, or visit the other state have the right to healthcare there. According to the Department of Health, north-south co-operation will continue in this regard.

According to a spokeswoman for Laya Healthcare, Brexit will not have any impact on its 600,000 members.

"Furthermore, our members' entitlements to obtain medical treatment in the UK by means of medical tourism for pre-authorised procedures that require treatment not available in Ireland remain unchanged, as per their level cover and scheme."

Both VHI and Irish Life Health have also said they do not foresee any impact.

Driving

Motorists here will not need a green card to drive in the UK. An Irish insurance disc is sufficient. Anyone driving here using a

he recommends double-checking your policy documents and contacting your insurer if you need clarification.

“Your insurance disc will act as proof of insurance and, broadly speaking, driving in the UK for Irish motorists will be no different next year to any other year. But your insurer may or may not have certain exclusions for cover in the UK, so it is best to seek clarity on that.”

level of cover on its policies will apply while you drive all across the UK, emergency assistance will apply only here and in the north.

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Things won't look the same again when the UK leaves the EU at the end of 2020