

Geographical scope/ MID territorial applicability

As approved by the COB General Assembly 2024 and representative of the reporting year 2024

Country ¹	Competent Bureau ²	MID Applicable ³
A - Austria	YES	YES
AL – Albania	YES	NO
AND – Andorra	YES	NO
AZ – Azerbaijan	YES	NO
• Nakhichevan Autonomous Republic	YES	NO
B – Belgium	YES	YES
BG – Bulgaria	YES	YES
BiH – Bosnia and Herzegovina	YES	NO
BY – Belarus	NO ⁴	NO
CH – Switzerland	YES	NO
CY – Cyprus ⁵	YES	YES

¹ The explanatory footnotes regarding disputed regions are drawn from the replies given by the respective countries in the Territorial Application Questionnaire of COB.

² The Bureau of the country is competent for the entire territory of the country as recognised by the United Nations, except if indicated otherwise.

³ The MID applies to the entire territory of the country as recognised by the United Nations, except if indicated otherwise.

⁴ The Green Card system does not apply in Belarus since 30 June 2023 following the suspension of the membership of the Belarus Bureau. The Belarus Bureau is competent for Green Card claims concerning accidents occurring before the date of suspension.

⁵ The cover provided under Green Cards issued for Cyprus and Serbia is restricted to those geographical parts of these countries which are under the control of their respective governments.

• British SBAs (Sovereign Base Areas) Akrotiri and Dhekelia ⁶	YES	NO
• Turkish Republic of Northern Cyprus ⁷ - falls outside the (<i>de facto</i>) control of the Cypriot Government	NO	NO ⁸
CZ – Czech Republic	YES	YES
D – Germany	YES	YES
DK – Denmark	YES	YES
▪ Greenland	YES	YES
▪ Faroe Islands	YES	YES
E – Spain	YES	YES
• Balearic Islands	YES	YES
• Canary Islands	YES	YES
• Ceuta	YES	YES
• Melilla	YES	YES
EST – Estonia	YES	YES
F – France	YES	YES
• La Réunion	YES	YES
• Martinique	YES	YES
• Guadeloupe	YES	YES
• Saint-Martin (French part)	YES	YES
• Guyana	YES	YES
• Saint Pierre and Miquelon	YES	YES

⁶ Green Cards issued by the Cyprus Bureau are accepted by the SBA – Sovereign Base Area (as per SBA Ordinance relating to compulsory motor insurance) even though the scope of cover given by Green Cards does not strictly speaking include the SBA.

⁷ The Green Card system does not apply in the areas of the so called “Turkish Republic of Northern Cyprus”. The CY Bureau has the competence although not currently exercised, due to the fact that the Government of the Republic of Cyprus does not exercise effective control for the time being.

⁸ Although this area de jure forms part of the Republic of Cyprus (as per the Accession Treaty), the application of the MID is suspended for the time being like all other European legislation.

• Mayotte	YES	YES
• The Islands of Wallis and Futuna	NO	NO
• The French Polynesia	NO	NO
• New Caledonia	NO	NO
• Saint Barthelemy	NO	NO
• Austral and Antarctic Lands	NO	NO
FIN – Finland	YES	YES
• Åland ⁹	YES	YES
FL – Liechtenstein	CH BUREAU	YES
GR – Greece	YES	YES
H – Hungary	YES	YES
HR – Croatia	YES	YES
I – Italy	YES	YES
IR – Iran	NO ¹⁰	NO
IRL – Ireland	YES	YES
IS – Iceland	YES	YES
L – Luxembourg	YES	YES
LT – Lithuania	YES	YES
LV – Latvia	YES	YES
M – Malta	YES	YES
MA – Morocco	YES	NO
MC – Monaco	F BUREAU	NO

⁹ It is an island situated in the Baltic Sea in the proximity of the mainland. Åland is one of the provinces of Finland and it has been granted a provincial autonomy. The Parliament of Åland exercises legislative power within the framework permitted by its autonomous position. Otherwise, the laws enacted by Finland's Parliament apply. According to the Act on the Autonomy of Åland section 27 the State (Finland's Parliament) shall have legislative power in matters relating to insurance contracts which means that the act governing motor liability insurance shall be applicable also in Åland.

¹⁰ The Green Card system does not apply in Iran since 1 January 2024 following the suspension of the membership of the Iranian Bureau. The Iranian Bureau is competent for Green Card claims concerning accidents occurring before the date of suspension.

MD – Moldova	YES	NO
• Transnistrian Region ¹¹	YES	NO
MK – North Macedonia	YES	NO
MNE – Montenegro	YES	NO
N – Norway	YES	YES
NL – The Netherlands	YES	YES
• Aruba	NO	NO
• Curaçao	NO	NO
• St Martin	NO	NO
• Bonaire	NO	NO
• St. Eustatius	NO	NO
• Saba	NO	NO
P – Portugal	YES	YES
• Madeira	YES	YES
• Azores Islands	YES	YES
PL – Poland	YES	YES
RO – Romania	YES	YES
RUS – RUSSIA	NO ¹²	NO
S – SWEDEN	YES	YES

¹¹ The Transnistrian Region falls outside the de facto control of the Republic of Moldova.

Republic of Moldova is a sovereign and independent state, the territory integrity of which is recognized by all members of the International Community which are the subjects of the international law. The Government of the Republic of Moldova, central and local authorities of public administration repeatedly declares that the clauses of the international agreements, as well as the ensuing obligations, are equally applied and valid on the both banks of the Dniester River, as well as on the whole Moldovan territory. As the International Community and the Moldovan Government don't recognize the separatism of the Transnistrian region and consider this area being part of the Moldavian state territory, the National Bureau of Motor Insurers of Moldova extends its competence on the mentioned region accordingly.

Despite all political aspects of the issue referring to Transnistrian region, the National Bureau of Moldova remains in force responsible for all financial obligations arising from Green Card insurance claims and provides its handling and guaranteeing competences for covering damages caused on the Transnistrian area to the foreign persons/vehicles registered abroad and respectively, for covering damages caused abroad by a Green Card policy holder driving a vehicle with Transnistrian registration plate, as well as for false Green Cards under the provisions of art.9 of Internal Regulations CoB.

¹² The Green Card system does not apply in Russia since 30 June 2023 following the suspension of the membership of the Russian Bureau. The Russian Bureau is competent for Green Card claims concerning accidents occurring before the date of suspension.

SLO – Slovenia	YES	YES
SK – Slovakia	YES	YES
SM – San Marino	I BUREAU	NO
SRB – Serbia ¹³	YES	NO
<ul style="list-style-type: none"> Kosovo and Metohija– falls outside the (<i>de facto</i>) control of the Serbian Government¹⁴ 	NO	NO
TN – Tunisia	YES	NO
TR – Turkey	YES	NO
UA – Ukraine	YES	NO
<ul style="list-style-type: none"> Crimea, parts of Luhansk &Donetsk regions¹⁵ - outside the (<i>de facto</i>) control of Ukraine 	YES	NO
UK – United Kingdom (formerly GB)	YES	NO
<ul style="list-style-type: none"> Gibraltar 	YES	NO
<ul style="list-style-type: none"> The Bailiwick of Guernsey¹⁶ 	YES	NO
<ul style="list-style-type: none"> The Bailiwick of Jersey 	YES	NO
<ul style="list-style-type: none"> Isle of Man 	YES	NO
VA – Vatican City	I BUREAU	NO

In order to make sure that insurers are aware of the geographical cover to be provided relating to the countries mentioned in the list, COB recommends their members to make sure that this

¹³ The cover provided under Green Cards issued for Cyprus and Serbia is restricted to those geographical parts of these countries which are under the control of their respective governments.

¹⁴ Kosovo and Metohija, the southern Province of the Republic of Serbia, is not politically disputed or claimed by another country. In 2008 Kosovo Albanians declared its independence unilaterally, which has never been recognized by the Republic of Serbia. Therefore, Kosovo and Metohija is politically disputed between the Government of the Republic of Serbia and Provisional Institutions of Self-Government in Priština. Kosovo and Metohija, the southern Province of the Republic of Serbia, is currently outside the *de facto* control of our Government.

¹⁵ De-jure, UA Bureau is competent for the whole territory of Ukraine, de-facto, the UA Government does not control these regions

¹⁶ Consists of Guernsey, Alderney and Sark plus some islands

geographical scope list is incorporated in the national legislation and/or in the charter/constitution between the national Bureau and the member insurers.