

DRIVING A CAR IN BELGIUM

Driving license

All residents of Belgium who drive a car in Belgium, should at all times be able to show their Belgian driving licence to the police. (This is not the case for people who are not residents in Belgium since they are considered tourists, and only need their driving licence from their home country.)

In case you don't have a Belgian driving licence and reside in Belgium, there are 3 other legitimate ways of driving a car :

- You possess an international driving licence
- You possess a driving licence issued in another European country (If your country is a member of the European Community, you can use your driving license issued by your home country to drive in Belgium.)
- You possess an official document that states that you have applied for a Belgian driving licence no longer than 6 months ago and your original driving licence from your home country.

If your original driving license is issued in a country that is not a member of the European community, there are 2 possibilities:

- Your country is one of the countries that signed Final Act of the International Convention on Road Traffic Vienna (November 1968).
You should apply for "an international driving license" with the relevant authorities of your home Country. With this driving license you can drive in Belgium just like you had a Belgian driving license. You can apply for this international driving license at the same time you apply for your visa.

List of the countries that signed the international convention:

Afghanistan	Algeria	Argentina	Australia	Austria
Belgium	Brazil	Bulgaria	Byelorussian Soviet Soc.t Rep.	Canada
Central African Republic	Chile	China	Costa Rica	Cyprus
Czechoslovakia	Denmark	Dominican Republic	Ecuador	Fed. Republic of Germany
Finland	France	Gabon	Ghana	Greece
Hungary	India	Indonesia	Iran	Israel
Italy	Japan	Kenya	Kuwait	Liberia
Libya	Luxembourg	Malaysia	Mali	Mexico
Monaco	Netherlands	Nigeria	Norway	Peru
Philippines	Poland	Portugal	Republic of Korea	Romania
San Marino	Saudi Arabia	Spain	Sudan	Sweden
Switzerland	Thailand	Turkey	Ukrainian Soviet Soc. Rep.	Union of Soviet Soc. Reprs.
United Arab Republic	Venezuela	United States of	United Kingdom of Great	Yugoslavia

		America	Britain and Northern Ireland	
--	--	---------	------------------------------	--

- Your country has not signed the Final Act of the International Convention on Road Traffic.

You must apply to have your original driving license converted to a Belgian driving license by the relevant department (“dienst rijbewijzen” = department of driving licenses) at the city hall.

You will need a few documents to do so:

- Your original driving license
- An official translation of your regional driving license (also the following if applicable: Penalty Talon, Driver Medical Attest) into Dutch (or French when there is no accredited Dutch translator for your language into Dutch).

You can only get this official translation by having it translated by a translator accredited by the Court of First Appeal. This can be quite difficult, since not all languages are covered by accredited translators. You should also count on paying something between € 50,00 and € 125,00 to have this done. To find such an accredited translator for your language, feel free to contact Valerie Maes or Pierre Eggermont. They will try to look one up.

It is a good idea to also supply the translator with a first translation completed by yourself of the abbreviations used on the documents and its seals (*e.g. MREV-2 RU GU MVS of Ukraine*).

The translator will normally send the official translation to the Court to have it legalised before handing it to you.

- Penalty talon (if applicable in your country);
- Driver medical attest (if applicable in your country);
- Anymore relevant documents applicable in your country...
- Residence permit & Passport (to identify yourself if necessary);
- 2 Passport sized photographs.
- Between € 16,00 and € 20,00 payable when you receive the driving license.

Once you have handed over all necessary documents to the local city hall, it can take up to 6 months before the Belgian driving license is issued. (This is because all documents will be sent to the central body (Ministerie van Verkeer, Sectie Wegvervoer, Dienst Inspectie Rijbewijzen) that checks with your home country to ensure your original driving license is not forged.)

Normally the city hall will also keep your original driving license until you leave Belgium. If you plan to go to your home country and drive a car there, you may want to exchange your licences at city hall. When you return to Belgium, you can then exchange them back.

Motor (car) insurance

Perhaps the most common question asked by expatriates is: "Why is motor (car) insurance so expensive in Belgium?" - and with good reason. Premiums can be up to two or three times the level elsewhere. There are

many reasons for this: densely populated roads (there are 4,000,000 cars in Belgium), and extremely high repair costs.

There is a wide range of insurance products on the market and coverage differs between companies.

The standard minimum is Third Party Liability which covers you for any damage you may cause to a third party. As in most countries, Third Party Liability is compulsory and proof of coverage is required before you will be issued a licence plate.

Mini-Comprehensive normally covers you against fire, theft, damage by force of nature and the accidental breakage of windows. The important factor to remember with mini-comprehensive is that you are **not** covered for material damage.

Fully Comprehensive (otherwise known as Omnium) covers you for virtually every eventuality (fire, theft, material damage to your vehicle as a result of a collision, glass breakage, etc.). It is not normally advisable to fully insure a vehicle which is more than five years old.

Extremely important to remember is that in Belgium, it is the car, and not the driver, which is insured. This varies greatly from the system in the UK, for instance. In Belgium the norm is that anyone can drive the car and only a few companies offer the possibility of restricted drivers.

Be forewarned, also, that a standard motor (car) insurance policy does not provide coverage for the driver should he/she be injured in a motoring accident. Some companies have products specifically designed to meet this gap in coverage. Make sure you receive good advice when arranging your coverage.

Another important, but not compulsory, cover is Legal Defence. Motoring accidents are commonplace in Belgium and it is sometimes difficult to establish the true facts surrounding how the accident actually happened. Cases very often end up in a court of law. These cases are expensive and time consuming. Legal Defence coverage is not expensive and something you really shouldn't be without.

Do alarms make it cheaper?

Alarms are required and even strictly controlled. When buying an alarm, make sure that it meets the standards outlined by your insurance company to avoid expensive problems later. Alarm or no alarm, you are never insured for personal items which you may leave unattended. It is better to leave nothing in the car ... but if you must leave valuables inside, then do lock them safely away.