

[British Embassy Zagreb session for UK nationals, 30 November 2021: meeting summary](#)

The British Ambassador hosted a live question and answer session for UK nationals in Croatia on 30 November 2021. This article summarises the main questions that were raised by UK nationals and the official advice provided by the embassy in response.

Stay updated about your rights in Croatia by following [Living in Croatia](#) guide as well as via the UK embassy's social media channels:

Securing your rights in Croatia

If you have lived in Croatia since before 1 January 2021, you and your family members can request a new Withdrawal Agreement biometric residency card called the 'dozvola boravka'. This card shows that you enjoy rights defined in the Withdrawal Agreement. We recommend that you request the 'dozvola boravka' as it also exempts you from visa requirements when returning to Croatia.

You may have to pay a fine (around 200 Croatian Kuna) if you did not apply for the new card before 30 June 2021 but your rights under the Withdrawal Agreement will not be affected.

Your close family members can join you and settle in Croatia at any point in the future. Find more information on who this applies to on the [Living in Europe](#) page on [gov.uk](#).

Family members must travel to Croatia and then submit an application for the new Withdrawal Agreement residency card as your family member. Nationals of certain non-EU countries may need a visa before travel.

Passport stamping

If you are covered by the Withdrawal Agreement your British passport should not be stamped when exiting or entering Croatia. The stamping (rather than scanning) of a passport is to note the dates of someone entering and exiting Croatia. If it is stamped, the stamp is immediately negated by your residency documentation and has no impact on your rights in Croatia. We continue to advise UK nationals to carry your residency documentation with you when travelling and to show this to border guards even before you show them your British passport.

British Embassy Zagreb is raising passport stamping with the Ministry of Interior. The Croatian government has recently issued further guidance to border guards. The Croatian Ministry takes this seriously and engages with

specific border teams and airports when necessary. Continue to report passport stamping via our Consular Contact Centre. Find details on [Living in Croatia](#) page.

Right to healthcare in Croatia

If you were lawfully living in Croatia before 1 January 2021 you are covered by the Withdrawal Agreement. Under this agreement you enjoy lifelong rights to access healthcare as you were doing before the UK left the EU.

Anyone living in Croatia for more than 3 months must have health insurance. Healthcare is not free in Croatia. As well as insurance contributions, you need to pay something towards the cost of any medical treatment. This is called a co-payment.

UK nationals access the Croatian healthcare system in one of these ways:

- paying contributions to the Croatian Health Insurance Fund (HZZO)
- using a European Health Insurance Card (EHIC) or UK Global Health Insurance Card (GHIC) for tourist visits, temporary stays when studying, or as a 'posted' (detached) worker
- registering a UK-issued S1 form with HZZO

If you are a UK national accessing healthcare via one of these routes your right to continue to do so is protected for life for as long as you remain living in Croatia.

Finding a doctor in Croatia

Find a list of doctors published in guidance [Croatia: doctors](#) or on the [Croatian HZZO site in English](#).

Visit doctors in your vicinity to confirm their availability to take on new patients. Check whether they speak English if that is what you require.

There are freephone numbers to call if you need information about primary medical insurance (0800 7979) or regarding additional medical insurance options (0800 7989).

Driving in Croatia

If you are resident in Croatia, you should exchange your UK licence for a Croatian one. You should exchange your driving licence at the nearest police station. You can do this if you have either approved temporary or permanent residence in Croatia.

To exchange your licence, you will need:

- original UK driving licence and translation
- a certificate of medical fitness to drive
- payment slip
- administrative fee

- a 35 x 45 mm photograph

Other documentation may be required. Find more details on [Living in Croatia](#).

You cannot renew or replace your UK licence if you are resident overseas. If you return to settle in the UK you can obtain a UK licence by exchanging your Croatian one without the need to re-take your test.

Purchasing property in Croatia

You do not need to be resident in Croatia to buy property or land. The regulations for third-country nationals apply. You need to make sure you are complying with these regulations. Check our [Living in Croatia](#) guide for more information. Find guidance from the Croatian government there as well which you should read through carefully.

If you're considering purchasing property you may wish to seek specialised advice.

Keeping your rights as a resident

If you were lawfully resident in Croatia before 1 January 2021 you are covered by the Withdrawal Agreement. If you've been living in Croatia for less than 5 years you keep your temporary residency status if you spend at least 183 days in every 365 days in Croatia. Once you've lived in Croatia for five continuous years you are eligible for permanent residency status. As a permanent resident you can leave Croatia for up to 5 years without losing your rights under the Withdrawal Agreement.

UK nationals arriving to settle in Croatia from 1 January 2021 are not covered by the Withdrawal Agreement (unless moving to Croatia as a close family member of someone who is). You need to adhere to Croatia's immigration rules applicable to third-country nationals. This means you are likely to require a visa to spend more than 90 days in Croatia. You should check official immigration advice from the Croatia government before planning your trip [MVEP visa requirements overview](#). The length of time you can live in Croatia as someone not covered by the Withdrawal Agreement is dependent on the type of visa you have obtained and its duration.

British Embassy Zagreb is continuing to seek clarification on additional areas including on car registration plates and on the process for non-EU family members joining a UK national in Croatia under the Withdrawal Agreement.

Continue checking [Living in Guide](#) and [Travel Advice](#).