

Policy Summary - licencecover

1. What is this keyfacts document?

This is a summary of the policy cover for your licencecover insurance, and does not include the full terms and conditions of the contract, which can be found in the policy document. A specimen policy document is available on request from getMY.com.

2. Who is providing this insurance policy?

This policy is underwritten by Great Lakes Reinsurance (UK) PLC. Claims are administered on behalf of the insurer by FirstAssist Insurances Services Limited.

3. What type of insurance policy is this?

licencecover is an insurance designed to provide a benefit to help meet your costs when you can't drive through accident or sickness (disability) or disqualification due to the "totting up" of speeding offences.

What levels of cover are available:

You can choose:

	Bronze	Silver	Gold
Disability Cover only	£250 Monthly Benefit	£500 Monthly Benefit	£1,000 Monthly Benefit
Disability & Disqualification Cover	£250 Monthly Benefit	£500 Monthly Benefit	£1,000 Monthly Benefit

Am I eligible?

licencecover is available if you are:

- aged 21 or over and under 70,
- permanently resident in the UK and
- the holder of a full UK driving licence and have been so continuously for the last 2 years.

Disqualification Cover is available if on the start date of the policy you:

- have on your Driving Licence
 - no penalty point offences; or
 - a single 3 penalty point offence; or
 - two separate 3 penalty point offences only;
 arising solely from the following endorsement reference categories; Speed Limits (SP), Pedestrian Crossings (PC), Traffic Direction and Signs (TS), including offences recorded after the Start Date as a result of any incident committed before the Start Date; and
- have not been Disqualified from driving at any time in the Year prior to the Start Date.

If you suffer from a medical condition, you can still be covered but terms may apply. For further details, please refer to section 5 below and the "What Is Not Covered" sections of the policy document.

4. What are the significant features and benefits?

Disability Cover

If you are unable to drive for more than 14 days because of disability, a weekly benefit of 25% of the monthly benefit will become payable starting from the 15th day for each consecutive week you are unable to drive. Benefits are payable until you are able to drive or for the maximum of 12 monthly benefits. Disability means accident or sickness as certified by a doctor.

In the event that your driving licence is withdrawn permanently due to disability, we will pay as a lump sum, the remaining benefits, up to the maximum of 12 Monthly Benefits.

Disqualification Cover

If you are disqualified from driving, as a result of the totting up of speeding (SP) penalty points on your driving licence, we will pay the monthly benefit for each month you are temporarily or permanently prevented from driving.

The maximum benefit is 12 monthly benefits. We will only pay for one period of disqualification.

5. What are the significant and unusual exclusions and limitations?

The cover is very wide, but as with all insurances there are some exclusions which apply, full details of which can be found under the "What Is Not Covered" sections of the policy document.

The main ones that apply to our policy are as follows:

Disability:

- arising from any chronic or continuing medical condition you already have;
- arising from any medical condition which occurs in the first 24 months of the policy as a result of any medical condition for which treatment had been given or diagnosis commenced during the 12 months before the start date;
- arising from normal pregnancy or childbirth;
- arising from motor racing or from riding a motor cycle; or
- which results solely in the loss of Group 2 Vocational Entitlement.

Disqualification:

- if You incur more than 3 SP Penalty Points for any one offence, or commit an offence that receives endorsement points other than for Speed Limit violations (SP), the Disqualification Cover of Your policy will be terminated from the date of the conviction. Any premium paid in respect of the Disqualification Cover will be refunded on a pro rata basis. The Disability Cover of Your policy will be unaffected.
- any SP Penalty Points, which in Our reasonable opinion, are incurred as a result of actions which are designed to result in Disqualification; or
- any claim arising outside the United Kingdom.

6. What is the duration of this policy?

Cover operates on an annual basis and continues for each year that you pay your premium. Cover can continue until you reach the age of 70, or you or the insurer cancel. We can amend rates and terms at any renewal by giving you 21 days written notice of such changes.

7. What are the cancellation rights?

If you are not happy with your cover, you may within 14 days of receipt, return it for cancellation, and provided you have not claimed, any premium you have paid will be returned to you. Both you and the insurer can cancel in other circumstances, full details are contained in the policy document.

8. How do I notify you of a claim that I wish to make?

If you wish to notify us of a Disability or Disqualification claim, please call 0845 026 0084. For your protection calls may be recorded and may be monitored. Or please write to getMY.com licencecover, PO Box 500, 1 Drake Circus, Plymouth, PL1 1XB.

9. How do I make a complaint about this insurance policy?

Claims are administered on behalf of Great Lakes Reinsurance (UK) PLC by FirstAssist Insurance Services Limited, who is responsible for handling complaints regarding this insurance product. FirstAssist aims to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person dealing with your policy or claim. They will tell you what FirstAssist will do to resolve your concerns and how long it will take.

In the event that you remain dissatisfied then please contact:

The Customer Relations Manager

FirstAssist Insurance Services Limited,

1 Drake Circus

Plymouth, PL1 1QH

Telephone: 08457 585775. For your protection calls may be recorded and may be monitored

E.mail: customerrelations.plymouth@firstassistinsurance.co.uk

Full details of FirstAssist's complaints procedure are in the policy document.

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

10. Is Great Lakes covered by the Financial Services Compensation Scheme (FSCS)?

You may be entitled to compensation from the scheme if the insurers cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

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This policy is administered by FirstAssist Insurance Services Limited

Registered in England and Wales, No. 04617110

Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. 310671

This policy is underwritten by Great Lakes Reinsurance (UK) PLC

Registered in England and Wales, No. 2189462

Registered Office at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. 202715

You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

