

My licencecover insurance policy



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Introduction - section 1

This policy document explains the benefits, terms, conditions and exclusions of Your licencecover insurance and shows that provided You are eligible and have paid the insurance premium You are covered under the scheme.

Please read this policy document carefully and make sure You are eligible and that You know what the policy does and does not cover. If You have any questions about the insurance, please telephone or write to getMY.com. If You are not entirely satisfied with the protection provided You may, within 14 days of receipt, return Your policy document for cancellation and any premium You have paid will be returned to You, provided no claims have been made.

If You have any queries regarding Your policy, please call getMY.com on 0845 026 0084.

The insurance contract - section 2

This policy is a legal contract between You and Us. The policy document, Your policy schedule and any policy endorsements make one document and You should read them together.

The contract is based on the information You gave Us when You completed Your application.

It is Your responsibility to provide complete and accurate information to Us when You take out Your policy and throughout the life of Your policy. Please note that if You fail to disclose any material information to Us, this could invalidate Your cover and could mean that part or all of a claim may not be paid.

Our part of the contract is that We will provide the cover set out in this policy document, provided You pay the premium and meet all the terms and conditions.

The laws of England and Wales, Scotland and Northern Ireland allow Us to choose the law which will apply to this contract. We have chosen Scottish law to apply if You live in Scotland and the law of England and Wales to apply if You live elsewhere in the United Kingdom. The language used in this policy and any communications relating to it will be in English.

The insurer is Great Lakes Reinsurance (UK) PLC. Registered in England and Wales No 2189462. Registered Office at: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Authorised and regulated by the Financial Services Authority.

[getMY](http://getMY.com) and getMY.com are trading styles of FirstAssist Insurance Services Limited.

The policy is administered on behalf of the insurer by FirstAssist Insurance Services Limited, Registered in England & Wales No 04617110. Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU. Authorised and regulated by the Financial Services Authority.

The period of insurance commences on acceptance of Your application and continues for a period of one Year and for each successive Year for which You have paid and We have accepted Your premium until such time as the policy is cancelled as described in Section 8 when cover ceases.

Definitions - section 3

In this policy document, the following words and phrases have the meaning given next to them. These words and phrases will start with capital letters wherever they appear.

Chronic Condition

A sickness, disease or injury which has at least one of the following characteristics:

- it continues indefinitely,
- it is constant and is controlled rather than cured,
- it has symptoms which recur and have required consultation, treatment or care in the past,
- it requires long-term monitoring or treatment, consultations, check-ups, examinations or tests.

Disability

Any accident or sickness which happens after the Start Date which stops You from driving a Motor Vehicle and is certified as such by a Doctor.

Disqualified/ Disqualification

The penalty of disqualification imposed by a court of law as a result of being convicted of a motoring offence.

Doctor

A medical practitioner who is registered with the General Medical Council in the UK, and is not You, Your spouse, Your partner or a relative.

Driving Licence

A full UK driving licence issued by the DVLA.

DVLA

Driver and Vehicle Licensing Authority.

FirstAssist

FirstAssist Insurance Services Limited.

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Insurer, Our, Us, We

Great Lakes Reinsurance (UK) PLC

Motor Vehicle

A motor vehicle (not being an invalid carriage) which is constructed for the carriage of passengers and their effects and is adapted to carry not more than seven passengers and does not exceed three tons, of which the Insured is the owner or which he/she is authorised to drive.

Motor Cycle

A mechanically propelled vehicle (not being an invalid carriage), with or without a sidecar, with fewer than four wheels.

Month

Any period of 4 consecutive Weeks.

Monthly Benefit

- If you have selected Bronze cover - £250 per Month,
- If you have selected Silver cover - £500 per Month,
- if you have selected Gold cover - £1000 per Month.

Your schedule shows the level of cover You have selected.

Normal Pregnancy

Symptoms, or a combination of minor symptoms, which usually accompany pregnancy and which are generally of a minor and/or temporary nature which do not represent a medical hazard to mother or baby.

Penalty Points

Points a court of law may impose for an offence(s) and for which a code is recorded on a Driving Licence from information supplied by the courts.

Start Date

00.01 am on the date this policy commences as shown on Your schedule.

SP Penalty Points

Penalty Points imposed as a result of speeding offences recorded under the code SP.

Totting up

The procedure under which a driver is liable to be Disqualified if the total Penalty Points reach 12 or more within a consecutive 3 Year period.

Week

Any period of 7 consecutive days

Waiting Period

The 14 consecutive days of Disability, which You have to wait before Your entitlement to Benefit commences.

Year

Any period of 52 consecutive Weeks.

You, Your, Insured Person

The Insured Person named on Your schedule.

Eligibility - Section 4

You are eligible for this policy provided that on the Start Date of the policy You:

- are aged 21 or over and under 70;
- are permanently resident in the United Kingdom;
- are the holder of a Driving Licence and have been so continuously for the last 2 Years;

You are eligible for the Disqualification Cover of this policy provided that on the Start Date of the policy You:

- have on your Driving Licence
 - a) no penalty point offences; or
 - b) a single 3 penalty point offence; or
 - c) 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.

Disability cover - Section 5

What is covered

If You cannot drive a Motor Vehicle for at least 14 days in a row because of Disability, We will pay an amount equal to 25% of the Monthly Benefit for each further full Week of Your Disability starting from the 15th day until;

- You are able to drive a Motor Vehicle; or
- We have paid the maximum of 12 Monthly Benefit payments; or
- cover ends as described in Section 8, whichever happens first.

Benefit will be paid on a monthly basis if You have been unable to drive a Motor Vehicle for a full Month. If You are able to drive a Motor Vehicle before a full Month has passed, We will pay You an amount equal to 25% of the Monthly Benefit for each full Week You have been unable to drive a Motor Vehicle.

If there are less than 13 consecutive Weeks of being able to drive a Motor Vehicle between two periods of Disability, We will classify those two periods as one continuous period of Disability and pay up to an aggregate of 12 Monthly Benefit payments in total. We will not pay Benefit for the time You were able to drive between the two periods. Only one Waiting Period will be applied.

After the maximum of 12 Monthly Benefit payments have been paid for any period of Disability, further claims for Disability must be preceded by;

- i) 26 Weeks of being able to drive a Motor Vehicle if the reason for claiming is as a result of the same cause or,
- ii) 13 Weeks of being able to drive a Motor Vehicle if the reason for claiming is as a result of a new cause.

In the event that Your Driving Licence is revoked by the DVLA permanently due to Disability, We will pay as a lump sum, the remaining Monthly Benefits, up to the maximum of 12 Monthly Benefits. Your cover will then be cancelled as set out in Section 8.

What is not covered

This policy does not cover any period of Disability:

- i) which occurred before the Start Date;
- ii) resulting from any Chronic Condition from which You knowingly suffered on the Start Date;
- iii) as a result of any medical condition for which treatment had been given or diagnosis had been made or investigations commenced or symptoms were apparent during the Year immediately before the Start Date and which comes back within 2 Years after the Start Date (This exclusion will not be applied after 2 Years have subsequently passed without treatment, advice or symptoms being apparent for that medical condition.);
- iv) which is a result of injuries which medical evidence shows to be intentional and self-inflicted;
- v) which is a result of taking alcohol or drugs (unless they are taken under the direction of a Doctor and are not for the treatment of drug addiction or dependency);
- vi) arising from war (whether declared or not), military duty in peacekeeping operations outside the United Kingdom, invasion, riot as an active participant, revolution or any similar event;
- vii) caused by or resulting from Normal Pregnancy (including multiple pregnancy) or childbirth, including delivery by Caesarean section or any other medically or surgically assisted delivery which does not cause medical complications (This exclusion does not apply to any complication of pregnancy which is diagnosed by a Doctor or consultant who specialises in obstetrics.);
- viii) resulting from any complications of pregnancy within 10 months of the inception of the policy;
- ix) which results solely in the loss of Group 2 Vocational Entitlement (LGV or PCV);
- x) which results from motor racing on any public or private road or track; or
- xi) which results from You riding a Motor Cycle.

Disqualification cover - Section 6

This Section applies only if Your schedule shows You have selected Disqualification Cover

What is covered

We will pay the Monthly Benefit for each Month You are temporarily or permanently prevented from driving, as a result of being Disqualified, as a result of the Totting up of SP Penalty Points on Your Driving Licence.

You must have been authorised and insured to drive the Motor Vehicle which You were driving or in control of at the time the incident from which the claim arises occurred.

The maximum Benefit We will pay is the equivalent of 12 Monthly Benefits. We will only pay for one period of Disqualification. Your cover will then be cancelled as set out in Section 8.

What is not covered

- i) 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.

Additionally this policy does not cover:

- ii) any SP Penalty Points, which in Our reasonable opinion are, incurred as a result of actions which are designed to result in Disqualification;
- iii) any claim arising outside the United Kingdom.

Changes - Section 7

Please inform getMY.com as soon as possible if:

- Your address has changed
- You are no longer a permanent resident of the United Kingdom

by contacting getMY.com on 0845 026 0084.

Premium and termination of insurance - Section 8

Premiums

Your premium is payable monthly by direct debit. We may alter the premium rate or the policy terms at any renewal date by giving You at least 21 days written notice at Your last known address.

Renewals

We will give notice of renewal in writing at least 21 days prior to the renewal date. Unless You request otherwise in writing, We will automatically renew Your policy.

Cancellation of Your insurance

- i) Your cover and entitlement to Benefit will end automatically when You reach the age of 70 or die.
- ii) Your cover will end automatically when You are Disqualified, or Your Driving Licence is permanently withdrawn for any reason.
- iii) You may cancel this policy by giving getMY.com 14 days' notice either by calling getMY.com on 0845 026 0084 or by writing to us at
getMY.com licencecover,
PO Box 500,
1 Drake Circus,
Plymouth PL1 1XB

You may be entitled to a refund of any premium You have paid for the period after the cancellation date provided You have not made a claim.

- iv) Your cover will end if You do not pay Your premium on the date it is due.
- v) In the event of fraud, We may cancel Your policy immediately and no refund of premiums will be due.
- vi) We may cancel this policy by giving You 30 days' notice in writing at Your last known address. If We do, any premium You have paid for the period after the cancellation date will be refunded.

If the policy is cancelled due to (i) above, no claim payments will be made after the date of cancellation.

If the policy is cancelled due to (ii), (iii), (iv) or (vi) above, claim payments will be made for any valid claim which occurs before the cancellation date.

How to make claim - Section 9

For Disability and Disqualification Claims

If You need to make a Disability and Disqualification claim, please call getMY.com on 0845 026 0084. For Your protection calls may be recorded and monitored. We will take the details of Your claim and advise You of the next steps. Please have Your policy number available when You call.

- Correspondence should be sent to
getMY.com licencecover, PO Box 500, 1 Drake Circus, Plymouth PL1 1XB.
- All claim payments will be made to Your bank account.
- If You or Your partner are receiving any State benefit, You should advise the Jobcentre Plus if You are also claiming under this policy. In some circumstances, the amount of monthly benefit You receive under this policy may affect Your entitlement to State benefit. Your local Jobcentre Plus will be able to provide You with more details.

How to make claim - Continued

Should You make any claim which is false or fraudulent in any respect, You will forfeit all rights under this policy, which will be cancelled from the start date of the claim. Any monies paid to You will be recovered and no refund of premium will be made.

For Disability Claims

Your Doctor will need to provide details. The start date of Your claim will be the date Your Doctor has certified You as unfit to drive a Motor Vehicle.

- When claiming Benefit any proof required must be provided at Your expense. You will be required to provide proof from Your Doctor that You are unfit to drive on a monthly basis.
- If You voluntarily surrender Your Driving Licence due to Disability, You will be required to provide Us with a copy of Your notification to the DVLA. You will be required to provide proof from Your Doctor that You remain unfit to drive on a monthly basis.
- If the DVLA revokes Your licence due to Disability, You will be required to provide Us with a copy of the DVLA's notification to You.
- We reserve the right to make any enquiries relating to Your claim, or ask You to undergo an independent medical examination at Our expense.

For Disqualification Claims

- You will need to provide Us with :
 - The original of Your Notice of Disqualification
 - A copy of Your certificate of motor insurance
 - A copy of Your Driving Licence
 - Proof of full-time residency in the UK.
- When claiming Benefit any proof required must be provided at Your expense.
- We reserve the right to make any enquiries relating to Your claim.

Customer service - Section 10

You have the right to expect the best possible service and support. If we have not delivered the service that You expect or You are concerned with the service provided, we would like the opportunity to put things right. If You feel we have fallen short of our standards in any aspect, please contact FirstAssist.

Most problems can be resolved by speaking to the staff at FirstAssist directly responsible for the handling of Your claim. Initially, please raise Your concerns with them. They will do their best to address the problem and in FirstAssist's experience most issues can be resolved satisfactorily at this stage.

When You contact FirstAssist they will fully investigate Your complaint, keep You informed of progress and do their utmost to resolve Your complaint.

Customer service - Continued

If Your complaint is not resolved or if You are unhappy with the response, then You can progress Your complaint with the FirstAssist Customer Relations Team.

The Customer Relations Manager
FirstAssist Insurance Services Limited,
1 Drake Circus
Plymouth, PL1 1QH

Telephone: 0845 457 585775. For your protection calls may be recorded and may be monitored
E.mail: customerrelations.plymouth@firstassistinsurance.co.uk

They will carry out a separate investigation and full review that will be concluded by FirstAssist issuing a final response letter. FirstAssist will issue a final response within eight weeks of Your original complaint. If it is not possible for FirstAssist to issue a response within this timescale they will write to you explaining why.

What to do if you are still not satisfied.

If You are still not satisfied with our response then You may be able to refer Your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within 6 months of our final response to Your complaint. We will remind You of the time limits in our final response.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but You are not bound by it and may take further action if You wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Financial Services Compensation Scheme (FSCS) - Section 11

If the Insurers cannot meet their obligations under this policy You may be entitled to compensation from the Financial Services Compensation Scheme. 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.

Useful contact numbers

Customer Services

0845 026 0084

Lines open: 8am - 8pm Monday to Friday, 9am - 5pm Saturday

Fax: 01752 258496

Email: licencecover.admin@getmy.com

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