

Questor Insurance Services Limited - My Driving Licence Insurance

Significant Benefits and Exclusions

Introduction

This document sets out the significant benefits and exclusions of the cover and should be read in conjunction with the policy wording and our Initial Disclosure Document. If you have any questions about the cover you can contact us by email assistance@questor-insurance.co.uk or through our online chat application that is available on every page in the site.

Who is eligible to purchase?

1. You must be a permanent resident of the United Kingdom (this excludes residents of the Isle of Man and the Channel Islands)
2. You must be aged at least 25
3. You must have held a full driving licence for at least 2 years
4. In the last 3 years you have received no more than 8 points
5. You have 8 points or less at the commencement of this policy

Who is covered

Any person eligible to purchase and who is named on the certificate of insurance.

What's Covered?

This Policy provides benefits covering alternative travel costs incurred by you for a period not exceeding twelve months if, during the period of insurance, you are prevented from driving as a result of: -

- Disqualification following the accumulation of twelve or more penalty points under Section 35 of the Road Traffic Offenders Act 1988 (totting up procedure), or any amendments thereof
- Disqualification for a single speeding offence under Section 89 of the Road Traffic Regulation Act 1984 and Schedule 2 of the Road Traffic Offenders Act 1988 (speeding), or any amendments thereof;
- Disqualification under any similar legislation in force in Scotland, Wales, Northern Ireland.

What are the levels of cover?

1. Level 1 - £500 per month up to £6,000 in the year
2. Level 2 - £1,000 per month up to £12,000 in the year
3. Level 3 - £2,000 per month up to £24,000 in the year

What's excluded?

1. Any misrepresentation or concealment is made by you or on your behalf in obtaining this Insurance
2. If you make a claim under this Policy that is false or fraudulent in any way, the Policy is void and any claim will not be paid.
3. You are not legally entitled to drive the Motor Vehicle that was being driven at the time of the incident or incidents giving rise to the claim.
4. The offence or offences leading to disqualification from driving occurred outside the United Kingdom.
5. The offence or offences leading to disqualification from driving include offences of driving under the influence of drink or drugs (DVLA code 'DR') or reckless/dangerous (DD), careless or inconsiderate driving (CD).
6. You have, at the commencement of the First Period of Insurance, committed an offence that results or may result in Your Driving Licence being endorsed with penalty points that, on their own or with other relevant penalty points, total more than eight points.

Insurer

This insurance policy is underwritten by Inter Partner Assistance SA Direktion fur Deutschland Bahnhofstrasse 19, D-82166 Grafelfing, Germany. Inter Partners are part of the AXA Global Group.