

# Loss of Your Driving Licence Insurance From Questor Insurance Services Limited

## Introduction

Thank you for choosing Questor Insurance Services Limited and welcome to peace of mind Loss of Driving Licence Insurance. The information in this policy wording contains important information and we have made it as easy as possible to understand. Please take time to read through it and contact us if you need any further information.

## Questor Insurance Services Limited

Is authorised and regulated by the Financial Services Authority (firm reference number 466942) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

## Insurer

This insurance is underwritten by Inter Partner Assistance SA Direktion fur Deutschland (a member of the AXA Global Group), which is a branch office of Inter Partner Assistance SA, a Belgium registered Insurer (Registration No 487): -

Inter Partner Assistance SA Direktion fur Deutschland  
Bahnhofstrasse 19, D-82166 Grafelfing, Germany

These underwriting facilities are provided by Strategic Insurance Services Limited 46 - 48 East Smithfield, London E1W 1AW, which is authorised by the Financial Services Authority

## Who is eligible to purchase my driving licence insurance?

1. Any person who is a permanent resident of the United Kingdom
2. Aged 25 at the inception date of the policy
3. Has held a full UK driving licence for at least two years
4. Has at the inception of the policy incurred less than 8 penalty points in the last three years

## What makes up this policy?

This policy and the certificate of insurance must be read together as they form your insurance contract.

## What are you covered for?

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.

## Monetary limits

- Level 1 Cover: The maximum amount payable in any one month is £500 (£6,000 per year)  
Level 2 Cover: The maximum amount payable in any one month is £1000 (£12,000 per year)  
Level 3 Cover: The maximum amount payable in any one month is £2000 (£24,000 per year)

## Cooling off period

Questor Insurance will refund in full your premium, if, within 14 days of purchasing this insurance you decide that it does not meet your needs providing that you have not commenced your trip, reported or are intending to report a claim. Once the 14 days has expired you have no right to cancel this insurance.

## Jurisdiction and law

This insurance shall be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

## Claims Notification

In the event of disqualification from driving please contact AXA Assistance Claims Centre Limited within 31 days of disqualification to notify loss of licence. When contacting the Claims Handling Office you may request a claim form to be sent to you by email, fax or post. Alternatively, a claim form can be downloaded from the website [www.questor-insurance.co.uk](http://www.questor-insurance.co.uk).

Please fully complete, sign and date the claim form and return it with all supporting documentation - outlined below - to:

AXA Assistance Claims Centre Limited  
PO Box 36400, London EC3N 1ZQ  
Tel: 0845 601 9149  
Email: [axa.claims@axa-assistance-claims.com](mailto:axa.claims@axa-assistance-claims.com)

Supporting documentation:

1. Copy of your Certificate of Insurance.
2. Copy of the Certificate of Motor Insurance issued by your Car Insurer with proof you have held a private motor policy for a minimum of two (2) years.
3. Copy of your driving licence valid in the United Kingdom.
4. Copy of your passport
5. Evidence of the period of disqualification
6. Documentation as evidence of alternative transport costs: -
  - a. You must submit a daily account listing the journeys made and the cost
  - b. Where you use a nominated person to act as a driver you must produce documentation to confirm that the driver has been employed by you, that the monies have passed from you to the driver, and that they are complying with all National Insurance and taxation regulations.
  - c. Where you use methods of transportation other than a nominated person to act as a driver you may be requested to provide evidence that the transport you have chosen complies with all licensing and insurance regulations.

Failure to follow these steps may jeopardise the reimbursement of your costs.

## War and terrorism exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other consequence to the loss: -

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
2. Or any act of terrorism.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## **General exclusions that apply to the whole policy**

We will NOT pay a claim under this Policy in the event that:

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 have not yet reached your 25th birthday
4. You are not a resident of the United Kingdom
5. 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.
6. You do not have a full Driving Licence valid in the United Kingdom, and have not held the licence for a minimum of two years.
7. The offence or offences leading to disqualification from driving occurred outside the United Kingdom.
8. 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).
9. You have, at the commencement of the First Period of Insurance, more than eight penalty points for an offence or offences committed within the previous three years endorsed on Your Driving Licence.
10. 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.

## **General conditions in addition to those shown elsewhere in this policy**

1. No claim for benefits under this Policy may be made until you have paid the full annual premium due to Questor Insurance Services Limited for the Period of Insurance
2. During the period of insurance the maximum benefits payable under each level of cover shall not exceed the maximum benefit stated above
3. Alternative travel costs will only be paid for a maximum of twelve months (one year) following disqualification. Travel expenses that arise from a period of disqualification that exceeds twelve months will not be covered.
4. If the period of disqualification is less than twelve months, our liability shall not exceed the sum of the monthly proportion of the maximum benefit payable under each level of cover
5. Alternative travel costs will only be paid for one claim within any one Period of Insurance
6. If an incident occurs within the Period of Insurance that leads to disqualification but you are disqualified from driving as a result of the incident after the Period of Insurance, you will be covered by the Policy.
7. The Claims Handling Office must be notified within thirty-one days of disqualification from driving.
8. Alternative travel costs may include a nominated person to act as a driver however, the driver must comply with all National Insurance and taxation regulations.
9. We may, instead of accepting your nominated person, nominate a person of our choice to act as a driver.
10. If you use methods of transportation other than a nominated person to act as a driver the persons/companies used must be licensed and insured for the purpose of providing vehicles and drivers for hire and gain.
11. Alternative travel costs exclude any costs for your travel, which would have been incurred by you irrespective of disqualification, such as petrol expenses.
12. If, during the Period of Insurance, You were covered by any other Insurance for the cost of alternative means of transport following disqualification, which resulted in a valid claim under this Policy, We will only pay our share of the claim.

13. If, at the time of renewal, You have exceeded the policy 'totting up' maximum of eight points, You must advise us in writing so that we can consider the renewal of Your policy.
14. The Policy may be cancelled by us serving fourteen days notice of such cancellation at your last known address. You will be entitled to a refund of that part of the unexpired premium paid from the effective date of cancellation.
15. This Policy is not transferable and, subject to cancellation by us, no premium or part thereof paid by you shall be refunded in any circumstances whatsoever.
16. Payment of an insured benefit to you shall be a valid discharge of our liability.
17. You must have held a private motor insurance policy for a minimum of two years (and being current at the time of purchase of this plan) prior to this policy being in force.

## Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy: -

- "You/Your/Insured Person/The Insured" means the person(s) whose name appears on the Certificate of Insurance.
- "We/Us/Our" means Inter Partner Assistance S.A., Direktion fur Deutschland.
- "Period of Insurance" means the period of insurance stated in your Certificate of Insurance.
- "First Period of Insurance" means the Period of Insurance commencing on the date when your application for cover under My Driving Licence Policy was first accepted.
- "Motor vehicle" means 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 eight passengers and does not exceed three tons, of which You are the owner or which You are authorised to drive, or a motor cycle (not being an invalid carriage) which is a mechanically propelled vehicle with fewer than four wheels of which the weight unladen does not exceed 410 kilograms, of which You are the owner or which You are authorised to drive.
- "Driving Licence" means full driving licence valid in the United Kingdom, defined here as England, Scotland, Wales and Northern Ireland.
- "Totting Up" - If you incur 12 points or more within a period of three years you will be liable to be disqualified under the 'totting-up' system.
- Offence or Offences leading to disqualification can be found on the 'Driver and Vehicle Licensing Agency (DVLA)' website: -
  - [www.direct.gov.uk/motoring/driverlicensing/endorsementanddisqualification](http://www.direct.gov.uk/motoring/driverlicensing/endorsementanddisqualification)
- United Kingdom means England, Scotland, Wales and Northern

## Complaints Procedure

We do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive, please contact in the first instance, your agent or the Issuing Agent with whom the policy was taken out, if you remain dissatisfied then you should address your enquiry/complaint to:

The Customer Services Manager  
Questor Insurance Services Ltd  
Gallery 4 12 Leadenhall Street London EC3V 1LP

Please provide full details of your policy and in particular your policy number to help your enquiry to be dealt with speedily. If you are still not satisfied with the way in which your enquiry/complaint has been dealt with, then you should contact:

The Chief Executive Officer Strategic Insurance Services Ltd 46 - 48 East Smithfield London E1W 1AW Strategic Insurance Services Ltd is authorised and regulated by the Financial Services Authority (FSA). Making a complaint will not affect your rights in law.

If you remain dissatisfied with the outcome of your complaint you can refer your complaint to: -

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

## Compensation Scheme

The Financial Services Compensation Scheme covers Questor Insurance Services Limited. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging 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 ([www.fscs.org.uk](http://www.fscs.org.uk)).