

My Licence Protection

Insurance Product Information Document



Company: Stubben Edge (Risk) Limited

Product: My Licence Protection

Stubben Edge (Risk) Limited (807870) is an appointed representative of Resolution Compliance Limited (574048) which is authorised and regulated by the FCA. Stubben Edge (Risk) Limited (09073942) is registered in England and Wales.

This document provides a summary of the key information relating to this loss of licence policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy is intended to meet the demands and needs of a driver who wishes (i) to (a) be reimbursed for Transport Costs and Legal Cost and (b) receive an Income Protection Benefit in the event of that driver's Disqualification and (ii) for a capital sum to be paid in the event of Accidental Bodily Injury leading to that driver's Accidental Death.



What is insured?

- ✓ Transport Costs.
- ✓ Legal Cost (to appeal against suspension of a licence required to carry on Occupation).
- ✓ Loss of Income
... following disqualification (i) from driving due to the 'totting up' of penalty points or court order, (ii) disability or ill health, (iii) suspension or revocation of a taxi or private hire vehicle licence.
- ✓ Accidental Death due to Accidental Bodily Injury.

Types of Cover

Bronze

- ✓ £5,000 Transport Costs
- ✓ £500 Legal Costs
- ✓ 65% maximum salary of £25,000
£10,000 Accident Death Benefit

Silver

- ✓ £7,500 Transport Costs
- ✓ £500 Legal Costs
- ✓ 65% maximum salary of £50,000
£10,000 Accident Death Benefit

Gold

- ✓ £10,000 Transport Costs
- ✓ £500 Legal Costs
- ✓ 65% maximum salary of £100,000
£10,000 Accident Death Benefit



What is not insured?

- ✗ Transport Costs incurred in connection with a trade, profession or vocation or employment:
 - used to transport any person who is a client or prospective client,
 - any person who is engaged in the supply of goods or services for use in that trade, profession or vocation; or
 - in circumstances where the cost would otherwise be borne by the employer.
- ✗ Transport Costs over £1,000 per month and additional costs such as fuel, parking, etc.
- ✗ The cost of a season ticket that would have been purchased notwithstanding Disqualification. Transport Costs and Legal Cost incurred within 12 months of a prior Disqualification and limited to a single Disqualification.
- ✗ Income from a source other than occupational income, income to which no entitlement were it not for Incapacity, or income in custody or after death.
- ✗ Accidental Bodily Injury caused by acts of war, whether a war has been declared or not, terrorism and any form of nuclear radiation



Are there any restrictions on cover?

- ! Under 21 or 62 (or more) years old. Not held for at least 2 years, a full UK driving licence.
- ! Not a permanent resident in the Territory. Bankrupt, received Court judgment or conviction within last 3 years.
- ! Licence endorsed at issue of policy with 9 or more penalty points.
- ! Disqualification occurs as a result of incident(s) occurring during a 4-week Deferment Period.
- ! Doctors Disqualification other than as a result of an Accidental Bodily Injury.



Are there any restrictions on cover?

- ! Vehicle is forfeited pursuant to powers conferred by the Modern Slavery Act 2015.
- ! Driving under the influence of alcohol or drugs (unless prescribed and as directed, and not for addiction)
- ! Failure to provide a specimen of breath, blood or urine for a laboratory test.
- ! Participation in motor racing, a rally, pace making, a reliability trial, any other trial, competition and/or endurance test.
- ! Motoring offence committed whilst in operation of a motor cycle or motor scooter other than a moped.
- ! Dangerous, careless or inconsiderate driving. Driving an uninsured vehicle or while disqualified.
- ! Using a handheld mobile phone or handheld device whilst driving.
- ! Driving in a position not in control or with full view.
- ! Certification, licence, permission and or/ registration to carry out occupation in a Regulated Vehicle lacking.
- ! Regulated Vehicle lacking certification, licence, permission and registration.
- ! Non-compliance with driver's hours rules.
- ! Attempting, participating in, acting as accessory to an offence.
- ! Death resulting from a Pre-existing Condition, Hazardous Activity, drug dependency, death while serving on activity duty with any armed forces, deliberate or reckless exposure to danger, a medical or surgical procedure incurred not as a result of an Accidental Bodily Injury, suicide or attempted suicide.



Where am I covered?

- ✓ England
- ✓ Northern Ireland
- ✓ Scotland
- ✓ Wales
- ✓ The Channel Islands
- ✓ Isle of Man



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out cover, make changes to and renew a policy.
- You must inform us of any:
 - change of address;
 - penalty points on your driving record;
 - notification indicating you are likely to receive penalty points, be prosecuted for a motoring offence or offering the opportunity to attend a speed awareness course (you must attend, satisfactorily complete that course and notify us that you have done so);
 - conviction for a criminal offence, service, receipt of a civil court judgement, or any bankruptcy order; and notification that a certification, licence etc to carry on an Occupation using a Regulated Vehicle may be suspended, withdrawn, revoked or restricted, or that for a Regulated Vehicle may cease to qualify for any certification, licence, etc required to be used in carrying out an Occupation.



When and how do I pay?

- You can either pay for your policy in full up front or by instalments.
- If you pay in instalments this is shown in the schedule to the policy. The first instalment payment is due on the first day of the Period of Insurance and each of the subsequent eleven instalment payments due on the same day each month.



When does the cover start and end?

- The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts for 12 months.
- We will notify you at least 30 days before your policy is due for renewal.



How do I cancel the contract?

- You may cancel this policy within 30 days after the start of your policy (as shown in the schedule). If you contact us in this time, no charge will be made, and we will refund any premium (provided you have not made any claims and do not know of any grounds for a claim).
- If you wish to cancel after this period, you are entitled to a refund less in respect of the portion of the Period of Insurance which is unexpired at the time of your cancellation. We will not charge an administration fee.
- If you purchased your policy through an insurance broker, please contact the broker in the first instance. If you did not purchase your policy through an insurance broker, or you are unable to contact your insurance broker, please use the details below:

Call: 0207 8461 378

Email: hello@stubbedge.com