

My Licence Protect

Insurance Product Information Document



Company: Stubben Edge (Risk) Limited

Product: My Licence Protect

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 to be reimbursed for alternative Transport Costs in the event of the driver's Disqualification due to the driver incurring or the "totting up" of penalty points or being disqualified from driving by a court.



What is insured?

- ✓ Transport Costs incurred during the Indemnity Period up to the Indemnity Limit.
- ✓ The Indemnity Limit depends on the level of cover purchased.

Types of bonds

Bronze

- ✓ £5,000 Transport Costs

Silver

- ✓ £7,500 Transport Costs

Gold

- ✓ £10,000 Transport Costs

Alternative transport options

- ✓ Taxi
- ✓ Hired chauffeur
- ✓ Train
- ✓ Flights
- ✓ Bus

Optional covers available:

There is no optional cover available with My Licence Protect.

My Licence Protection can be purchased instead of My Licence Protect. My Licence Protection includes the same benefits as My Licence Protect with the addition of Income Protection and Accidental 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.
- ✗ Additional costs incurred in connection with the transport, such as fuel costs, insurance, parking or similar costs.
- ✗ The cost of any season ticket that would have been purchased notwithstanding Disqualification.
- ✗ Transport Costs incurred within 12 months of a prior Disqualification and limited to a single Disqualification.
- ✗ Transport costs over £1,000 per month.



Are there any restrictions on cover?

- ! Driving under the influence of alcohol or drugs (unless prescribed and as directed, and not for addiction)
- ! 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.
- ! Failure to provide a specimen of breath, blood or urine for a laboratory test.
- ! Dangerous, careless or inconsiderate driving.
- ! Driving an uninsured vehicle or while disqualified.
- ! Using a handheld mobile phone or handheld device
- ! Driving in a position not in control or with full view.
- ! Under 21 or 75 (or more) years old.
- ! Not held for at least 2 years full UK driving licence.



Are there any restrictions on cover?

- ! Not a permanent resident in the United Kingdom.
- ! Bankrupt, received Court judgement or conviction within last 3 years.
- ! 9 or more penalty points at start of Period of Insurance.
- ! Disqualification during 4 week Deferment Period.
- ! Disqualification or points imposed in a criminal endeavor for which a conviction is made.



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 from the police relating to a motor offence indicating you are likely to receive penalty points, be prosecuted 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.



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@stubbededge.com