



DriverPlan

**Driving licence protection
for Groups and Businesses**

**DriverPlan
PO Box 419
Weston-super-Mare
BS24 8ZQ**

Office: 0845 5194259

www.driverplan.co.uk



About our policies

Each year in the UK motorists find themselves unable to drive, whether through an accident or injury or because they lose their licence through disqualification.

There are many motorists with minor driving convictions due to both static and mobile speed cameras and more aggressive policing. The speed cameras themselves have become much more sophisticated and now use both high speed digital technology and multiple cameras.

The consequences of you or your key staff members being unable to drive can be extremely costly and potentially damaging to your business. Whilst DriverPlan does not condone speeding in any way, we can help protect you financially if you are unable to drive.

Premiums start at under £5 per month per named driver with our entry level policies and can provide an annual benefit of up to £30,000* at the top of the range. This allows you to choose a level of cover that suits your budget and your particular transport requirements.

We can provide full cover for drivers with up to 8 points on their licence; reduced cover for those with 9 points may be available, upon request.

Can you afford not to cover your staff with a DriverPlan policy?

*Benefits are paid for a maximum period of 12 months from the date of disqualification or injury and pro rata to length of ban/inability to drive.

What are you covered for?

We work with St Christopher ChauffeurPlan, who have been protecting UK drivers for over 40 years. The Driverguard policies provide cover for:

- **Disqualification** Totting-up of 12 points could mean disqualification. Some outright speeding convictions result in an immediate ban. Let Driverguard pay for alternative travel costs with up to £30,000 per annum to keep you moving.
- **Accident or Injury** Whether at work, home or play a sudden mishap could lead to an injury preventing driving. Twisted ankle? Sprained wrist? Or worse? You may be fit enough to work but unable to get there or drive at work. £30,000 per annum to keep you on the road.
- **No Car – Loss of Use** You may be OK but the car could be off the road. Accidents, vandalism and theft force thousands of cars off the road but you, the driver, still have to work! Hire a replacement while your ordinary motor policy sorts recovery and repair. Up to £75 a day can be claimed (see details). Cover up to 25 days (after first 3 days excess).
- **Emergency Fund** You, or one of your named employee drivers, may be at the wrong end of the country when disaster strikes, and be stranded there. Reimbursement of up to £2,500 maximum can be claimed to pay for necessary and reasonable expenses to get home.

Our top policies also offer you access to a FREE legal helpline and comprehensive Accident Pack.



“Which level of cover is right for us?”

At DriverPlan, we help make your life simple by offering a choice of four policies that range from a ‘no frills’ disqualification-only policy to extremely comprehensive cover offering the highest level of protection and convenience that is currently available in the market.

Driverguard Plus: Offering great value basic cover that protects you in the event of disqualification only. This is ideal for drivers who may have concerns over points already on their licence, who generally undertake only modest amounts of travel and who are near to cheap and easy public transport connections.

Driverguard Premier: The entry level to our more comprehensive range of policies covering both accident and injury in addition to disqualification. Again this is ideal for drivers who may have points already on their licence, who undertake modest travel and who are near to cheap and easy public transport. In addition they may undertake non-professional activities that may cause personal injury or really just want to be covered from all angles.

Driverguard Executive: Providing a much enhanced level of cover that gives you greater choice over the method of transport that you wish to use. This is ideal for drivers who undertake regular and more extensive levels of travel, but still have some flexibility in their available use of transport.

Driverguard Elite: Provides top level protection for executives, key personnel and other high mileage drivers who may require the dedicated services of a full-time driver or who prefer to travel first class and at their own convenience.

Important notes

Driverguard policies carry a minimum age requirement of 21 years. Applicants must have held a full licence valid in the UK for a minimum of 2 years.

To obtain full benefit under the disqualification section you must have 8 points or less. For drivers with 9 points, for whom cover has been agreed on a special case basis, the disqualification benefit is reduced to £3,000 per annum until they have reduced to 8 points or less at which stage, on notifying us in writing, full cover will be made available.

There must be no existing medical pre-conditions or history that would affect driving.

Policies do not cover drink driving or drug related offences, or offences that lead to a prosecution for dangerous or reckless driving or driving without third party insurance.



Policy Levels and Benefits

	Driverguard Elite	Driverguard Executive	Driverguard Premier	Driverguard Plus
Disqualification or totting up <i>For a full 12 months, on a pro-rata basis Maximum annual benefit in any one year to use on alternative transport</i>	£30,000 per annum	£20,000 per annum	£10,000 per annum	£12,000 per annum
Accident and personal injury <i>For a full 12 months, on a pro-rata basis Maximum annual benefit in any one year to use on alternative transport</i>	£30,000 per annum	£20,000 per annum	£10,000 per annum	Not covered
Loss of use <i>Covers car hire for up to 25 days (after first 3 days excess)</i>	£75 per day	£50 per day	£30 per day	Not covered
Emergency fund <i>In case of accident and you need to complete your journey</i>	£2,500 maximum	£1,667 maximum	£835 maximum	Not covered
Free legal helpline	35 minutes free	30 minutes free	25 minutes free	25 minutes free
Accident pack <i>Includes camera, tape measure, notebook etc</i>	Included	Included	Not included	Not included

Please note that for 9 points current or pending at the time of application, the maximum benefit in any 12 months will be £3,000 until your points have reduced to 8 or less and you have advised us in writing and provided us with a copy of your driving licence.



Premiums and Discounts

	Driverguard Elite	Driverguard Executive	Driverguard Premier	Driverguard Plus
Minimum of 2 and up to 5 persons	£397.50 per annum £36.11 per month if paid by monthly Direct Debit	£265.00 per annum £24.07 per month if paid by monthly Direct Debit	£132.50 per annum £12.00 per month if paid by monthly Direct Debit	£79.50 per annum £7.22 per month if paid by monthly Direct Debit
6 to 15 persons, 10% discount	£357.75 per annum £32.50 per month if paid by monthly Direct Debit	£238.50 per annum £21.66 per month if paid by monthly Direct Debit	£119.25 per annum £10.80 per month if paid by monthly Direct Debit	£71.55 per annum £6.50 per month if paid by monthly Direct Debit
16 to 25 persons, 20% discount	£318.00 per annum £28.89 per month if paid by monthly Direct Debit	£212.00 per annum £19.26 per month if paid by monthly Direct Debit	£106.00 per annum £9.60 per month if paid by monthly Direct Debit	£63.60 per annum £5.78 per month if paid by monthly Direct Debit
26 to 50 persons, 30% discount	£278.25 per annum £25.28 per month if paid by monthly Direct Debit	£185.50 per annum £16.85 per month if paid by monthly Direct Debit	£92.75 per annum £8.40 per month if paid by monthly Direct Debit	£55.65 per annum £5.05 per month if paid by monthly Direct Debit
51+ persons, 40% discount	£238.50 per annum £21.67 per month if paid by monthly Direct Debit	£159.00 per annum £14.44 per month if paid by monthly Direct Debit	£79.50 per annum £7.20 per month if paid by monthly Direct Debit	£47.70 per annum £4.33 per month if paid by monthly Direct Debit

Premiums shown above are inclusive of Insurance Premium Tax (IPT).

Payment Options:

There are three payment options available to you with your Driverguard policy:

- by bank Direct Debit either annually or monthly
- by annual cheque
- by annual debit or credit card payment

DriverPlan Application Form

Name of company or group _____

Nature of business _____

Address _____

Postcode _____

Full name of contact _____ Position _____

Telephone number _____ Fax _____ Email _____

	Title	Forenames	Surname	Date of Birth	Policy	Premium
A						
B						
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
N						

	Current Penalty Points	Offence Code	Date of Offence
A			
B			
C			
D			
E			
F			
G			
H			
I			
J			
K			
L			
M			
N			

Carried forward

TOTAL



Pending motoring prosecutions or medical conditions

A	
B	
C	
D	
E	
F	
G	
H	
I	
J	
K	
L	
M	
N	

Details of disqualification, licence revocation or advice not to drive on medical grounds

A	
B	
C	
D	
E	
F	
G	
H	
I	
J	
K	
L	
M	
N	

Declaration

I declare that to the best of my knowledge and belief the answers given in this proposal are true and correct and that no material fact has been withheld. I agree to be bound by the Policy Terms and Conditions.

Name _____

Signature _____ Date _____

Position _____ FOR OFFICIAL USE ONLY: POLICY NUMBER _____

From time to time Isle of Man Assurance Limited may write to you with details of offers that may be of interest to you. If you don't wish to hear from them please tick this box . Please tick if you do not wish to send/receive instructions by fax, email or telephone .

DriverPlan Payment Form

Payment by: Annual Direct Debit Monthly Direct Debit (Tick relevant box)

Please complete the Direct Debit Mandate below.

Cheque to the value of £ (annual premium only) payable to Isle of Man Assurance Ltd

or please debit my Credit Card with the annual premium of £ inc IPT

Card Type    

Card No. Security code

Start Date (mm/yy) Expiry Date (mm/yy) Switch Issue No.

Name as shown on Credit Card _____

Billing address _____

Postcode _____

Signature Date FOR OFFICIAL USE ONLY: POLICY NUMBER

Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form using a ball point pen and send to: Isle of Man Assurance Ltd, FREEPOST 1119, PO Box 179, IOMA House, Hope Street, Douglas, Isle of Man IM187 6EP. Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society
 Address
 Postcode

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

Service User Number

8 5 6 3 2 0

Reference

Instruction to your Bank or Building Society

Please pay Isle of Man Assurance Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Isle of Man Assurance Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
 Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

This Guarantee should be detached and retained by the Payer. The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Isle of Man Assurance Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Isle of Man Assurance Ltd or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Conditions: St Christopher ChauffeurPlan does not condone reckless driving. The policy has been designed to help keep you mobile so that neither your work nor your family should suffer if you lose your licence. This policy does not cover disqualification for Drink or Drugs related offences or those directly associated with dangerous or reckless driving convictions. Drivers applying for Driverguard cover must be 21 years of age or older. All applicants must hold or have held a full driving licence valid in the UK for a minimum of two years, with no more than 8 penalty points current or pending (or 9 if agreed on a special case basis with reduced benefits).

This insurance is underwritten by Isle of Man Assurance Limited ("IOMA"), of IOMA House, Hope Street, Douglas, Isle of Man. IOMA is authorised by the Isle of Man Insurance and Pensions Authority. IOMA is not subject to the same regulatory system as that applicable in the United Kingdom. Holders of policies issued by IOMA will not be protected by the United Kingdom Financial Services Compensation Scheme if IOMA should become unable to meet its liabilities. IOMA is authorised and regulated by the Financial Services Authority. IOMA is a member of the International Underwriting Association of London. For further information, or if you wish to complain about any aspect of the service you have received, please contact Isle of Man Assurance Limited. If your complaint is not dealt with to your satisfaction you can complain to the Isle of Man Financial Services Ombudsman Scheme. Copies of our complaints handling procedures are available on request.

St Christopher ChauffeurPlan policies meet the demands and needs of those who wish to ensure access to alternative means of transport in the event of being prevented from driving through disqualification due to speeding or 'totting up' convictions, personal injury following incapacitating injury that prevents you from being able to drive and car hire costs following theft, vandalism or accident. Terms and Conditions apply. St Christopher ChauffeurPlan is a registered business name of Isle of Man Assurance Limited.

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Please complete both the Application Form and the Payment Form and return both pages to:

DriverPlan
 PO Box 419
 Weston-super-Mare
 BS24 8ZQ

