

Frequently Asked Questions

How do I purchase insurance?

Purchasing Driving Ban Assistance is quick and easy. Insurance can be purchased by applying online at our website www.drivingbanassistance.co.uk you will be asked to complete forms on screen and provide your contact details, information about your driving licence and bank details for the direct debit authority. Following this you will receive confirmation by email.

What am I insured for?

The cost of alternative transportation up to £1000 per month for a maximum of six months should you be temporarily prevented from driving because of a temporary disqualification. This would be as a result of the aggregation of points on your UK licence via the 'totting up' for offences that carry a maximum penalty of three points or less. Please see the Certificate of Insurance for full details and exclusions.

Who underwrites Driving Ban Assistance?

Driving Ban Assistance is underwritten by Amtrust International Underwriters Limited, established in Ireland which is authorised and licensed by the Financial Regulator in Ireland and licensed by the UK Financial Services Authority.

Who can purchase Driving Ban Assistance?

Anyone over the age of 18 who has held a current full driving licence for a minimum of two years and has no more than 11 points, current or pending on their licence. There must be no prosecutions outstanding or pending that is listed in our "Exclusions" on our Certificate of Insurance.

Please see the Certificate of Insurance for full details and exclusions.

Am I able to be covered if I have previous convictions?

Yes, provided at the time of purchase you have no more than 11 points, current or pending on your licence and you have not been disqualified from driving during the past 12 months. Additionally, there must be no convictions outstanding or pending that is listed in our "Exclusions" on our Certificate of Insurance.

Please see the Certificate of Insurance for full details and exclusions.

How quickly can I obtain cover?

You can purchase cover easily through the website www.drivingbanassistance.co.uk once you have purchased the insurance, your cover starts immediately.

What if I do not have a facility to print the documents from the Email confirmation?

You will be sent a copy of the Certificate of Insurance and Policy Summary together with confirmation of your Direct Debit payment schedule and Direct Debit Guarantee by post within 5 working days. If you have any further queries, please [Contact Us](#).

How long does it take to receive my policy documents by post?

You are protected from the moment you have successfully completed your online transaction and a reference number has been generated on screen. You will be sent a copy of the Certificate of Insurance and Policy Summary document together with confirmation of your Direct Debit payment schedule and Direct Debit Guarantee by post within 5 working days. If you have any further queries, please [Contact Us](#).

How do I pay the premium?

Premiums are collected monthly by an easy Direct Debit payment.

How does a direct debit payment work?

A Direct Debit is an instruction from a customer to their bank or building society authorising an organisation to collect varying amounts from their account, as long as the customer has been given advance notice of the collection amounts and dates. In accepting insurance from Driving Ban Assistance, you have agreed that we send your personal and bank details to the insurance administrators to enable us to arrange your policy from the moment your insurance has been accepted.

In order to set up a Direct Debit, the organisation you wish to pay will ask you to complete a Direct Debit Instruction. You will need to provide your name and address, name and address of your bank/building society, your bank/building society account number and branch sort code. Ensure all the details are correct.

The organisation will update their payment records and forward the instruction on to your bank/building society. The instruction to them gives the organisation authority to collect varying agreed amounts from your account on dates agreed with you.

The organisation will give you advance notice of a collection of dates and amounts. Check these details are correct. Should you wish to query any of the details contact the organisation straight away. There is nothing further you need to do apart from ensure you have sufficient funds in your account.

Is it possible to change the date that my Direct Debit payment comes out of my bank account?

Unfortunately, you are unable to change the date of the Direct Debit collection from your bank account. The date is set and agreed with your bank and we write to you advising and confirming the set up of your Direct Debit instruction and future payment schedule.

What if I have difficulty entering my personal details?

Please ensure that you have entered all your details accurately, this is critical if utilising the Find Address option, by entering your postcode and house number and allowing the system to find the remainder of your address details automatically. If you have difficulty, please type in your full address manually.

When does my insurance policy end?

As per your Certificate of Insurance, your policy will continue until you cancel your policy with us by email, fax, post or telephone correspondence. Your Certificate of Insurance additionally states that your policy will end if we do not receive your premium payments. This does not affect your 14 day statutory right to cancel. In addition, Citymain reserves the right to cancel the policy giving one months notice.

Please note that if you do cancel your policy, you will no longer be covered against costs for alternative methods of transport should you be temporarily disqualified from driving.

How can I check if the transaction was successful?

In the first instance, once your details have been successfully concluded, the website page automatically displays a message to this effect and issues you with a reference number. A confirmation email will be sent to the email address that you provided, with details of your insurance policy. This succession of information generated is assurance that the insurance and the direct debit has been set up.

Additionally, if you have any further queries, please [**Contact Us**](#).

How can I check if my application was successfully cancelled, with no direct debit set up when completing the forms on the website?

The insurance and direct debit will only be set up upon successful completion of the process where you will be issued with a reference number. If you wish to cancel after this time, please refer to the Certificate of Insurance for further details. If you are at all concerned, please [Contact Us](#)

How do I cancel my insurance policy?

You may cancel your insurance policy within 14 days of purchase and we will issue a full refund providing that you have not made a claim during the 14 days. After 14 days, you may cancel the policy at any time but we will not refund any proportion of premium that you have paid.

Please note that if you do cancel your policy, you will no longer be covered for alternative transportation costs should you be temporarily disqualified from driving.

You may cancel your insurance with us at any time by giving notice of cancellation in writing or by telephone. See [Contact Us](#). Cover will terminate at the end of the month for which you have paid your premium (subject to your 14 day Statutory right to cancel).

Please refer to the Certificate of Insurance for further details.

How is Driving Ban Assistance authorised to take money from my bank account?

When you accept to purchase an insurance policy via the Driving Ban Assistance website, you will be required to complete a Direct Debit online form. You will also confirm these as being the details we will use to collect your premiums. After the policy has been purchased online Driving Ban Assistance writes to you to confirm your direct debit payment details.

How do I get another copy of my policy documents?

Simply [Contact Us](#) and we will be able to send you a duplicate copy of your documents by email or post.

What if I do not receive any Email confirmation or documents in the post?

Simply [Contact Us](#) and we will be able to send you a duplicate copy of your documents by email or post.

If I have a question or query what do I do?

If your question or query is not answered in this list – please [Contact Us](#)

How long will it take for someone to reply to an email question or query?

Please allow 48 hours for us to respond to you. If you have not received a reply please [Contact Us](#)

How do I make an insurance claim?

In the event of making an insurance claim, please contact our Customer Service Team on 0844 576 2271 who will take your details and arrange for your claim to be processed quickly and efficiently.

What is involved in making an insurance claim?

After notifying us of your claim, we will post a claim form to you, which you need to complete and return to us by post together with any requested supporting documentation. If your claim is successful, we will forward to you each month an expense claim form for you to complete with your costs for taking alternative transportation. You must supply original receipts to support your claim.

Can I make a claim on behalf of someone I know?

Due to the Data Protection Act, you cannot claim on behalf of another individual.

How long will it take for my claim to be processed?

Your claim will be processed by our claims administrators within 48 hours of receipt of your fully completed claim form and any requested supporting documentation. You will then be notified and if your claim is successful you will be provided with an expense claim form for the first month of your ban. Claim forms will be provided for each subsequent month you are disqualified, up to a maximum of six months.

Is there a time limit to which I can claim my additional travel costs?

Travelling expenses as part of a valid claim must be submitted by you to the claims administrator no later than 60 days after the expense was first incurred. Any expenses submitted after that date will not be considered as part of a valid claim, save in exceptional circumstances.

How can I check the status of my insurance claim?

Simply **Contact Us** and a customer services representative will be able to assist you.

How do I make a complaint?

We welcome all queries and questions. Please contact us at:

- ▶ **Email:** info@drivingbanassistance.co.uk
- ▶ **Fax:** 0844 576 2333
- ▶ **Post:** Driving Ban Assistance, PO Box 116, Ryde, PO33 2WX
- ▶ **Tel:** 0844 576 2271 Monday to Friday 9:00am-5:30pm

Please be assured that we treat each enquiry confidentially and that we will endeavour to answer you as fully and promptly as possible. Any information provided will only be used for the purpose for which it was submitted.

At Driving Ban Assistance, Customer Service is our number one priority. It is always our aim to investigate and resolve customer problems as quickly as possible. However, we do appreciate that at certain times you may feel it is necessary to make a complaint. If you wish to do so, in the first instance please email or write to us via the details listed above.

In your correspondence, please ensure that you state your name, address, policy number and daytime contact telephone number.

We will strive to resolve your complaint immediately or at least by the close of business the working day following receipt of your complaint. However, should it prove impossible to reach a solution within that timeframe, you will be sent a letter acknowledging receipt of your complaint within 5 working days, stating who will deal with it and outlining our complaints procedure. Once we have resolved your complaint, we will issue a final response in writing.

If you are not satisfied with our response, you can refer your complaint for independent assessment, within 6 months, to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.