

**DRIVING BAN ASSISTANCE
POLICY SUMMARY
THIS IS IMPORTANT INFORMATION YOU SHOULD READ**

This Policy Summary does not contain the full Terms and Conditions of the Insurance, these can be found in the Policy Document.

Your Insurer

This insurance cover is underwritten by Amtrust International Underwriters Limited (AIUL), whose registered office is 123 Lower Baggot Street, Dublin 2, Ireland. Registered Number 169384. AIUL is authorised and licensed by the Irish Financial Services Regulator and is regulated by the Financial Services Authority for the conduct of UK business.

Types of Insurance & Cover

This insurance covers the Insured against the alternative transportation costs incurred by the Insured whilst temporarily prevented from driving as a result of the aggregation of points on their UK driving licence as more fully defined in the Policy Document.

Significant Features & Benefits

This insurance covers the Insured for the alternative travelling expenses incurred by the Insured up to a maximum of £1,000 in any one month and subject to an overall maximum Policy limit of £6,000 subject to satisfactory evidence to the Insurer and provided that the provider of such alternative transportation complies with insurance and licensing regulations.

The cover is available at a premium of £5.99 per month (including IPT) provided the Insured has no more than 6 (six) penalty points endorsed to their driving licence at the insurance commencement date or at £14.99 per month (including IPT) where the Insured has between 7 (seven) and 11 (eleven) penalty points endorsed to their driving licence at the insurance commencement date.

(Please refer to the full Policy document, in particular the sections headed "What is Covered?", "Definitions", "Benefits", and "General Conditions")

Significant and Unusual Exclusions or Limitations

Like all policies, there are some things this insurance does not cover. Importantly these include:

- Where the Insured is under the age of 18 (eighteen).
- Where the insured is not the holder of a current full driving licence valid in the UK, Channel Islands or Isle of Man or has not held a full driving licence valid in the UK, Channel Islands or Isle of Man for a period of at least two years (24 months).
- Where the Insured is not legally entitled to drive the motor vehicle that was being driven at the time of the incident giving rise to the claim.
- Any claim arising outside the United Kingdom, the Channel Islands or the Isle of Man, any claim where the Insured is not permanently resident in the United Kingdom, the Channel Islands or the Isle of Man
- Costs incurred as a result of the Insured being temporarily or permanently prevented from driving as a result of a criminal offence incurring more than 3 penalty points, or a criminal offence that receives an endorsement reference beginning with AC (Accident Offences), BA (Disqualified Driver), CD (Careless Driving), DD (Reckless/Dangerous Driving), DR (Drink or Drugs), IN (Insurance Offences), LC (Licence Offences), MS (Miscellaneous Offences), UT (Theft or Unauthorised Use).
- Where at the commencement date of the insurance the Insured has been served with a complaint, summons or other process alleging an offence which may on conviction result in the penalty points to their driving licence exceeding a total of 12 (twelve).

Significant and Unusual Exclusions or Limitations (continued):

- Where at the commencement date of the insurance the Insured has during the previous 12 month period been disqualified from driving by reason of the penalty points endorsed to their driving licence totalling 12 (twelve) or more.
- Where at the commencement date of the insurance the Insured has during the previous 12 months been disqualified from driving for any other reason.
- Where the Insured's period of disqualification exceeds 6 months.
- The costs for alternative transport arrangements that are not reasonable and do not represent the most economical option available.
- The Insurer shall only be liable to make a claim payment for an Insured in respect of a single period of disqualification.
- The maximum liability of Insurers under this Policy is £6,000 subject to a monthly maximum of £1,000.

If you require more information about these, or other exclusions and limitations you should read the full Policy document in particular the sections headed "What Is Not Covered?" and "General Conditions". Please ensure you read these carefully and familiarise yourself with them.

Duration of Insurance & Right to Cancel

Premiums will be collected monthly by Direct Debit and will continue by periods of one month upon receipt of your monthly premiums. You have a right to cancel this insurance within 14 days of receipt of your policy schedule (together with a policy wording and policy summary) from the Administrator (please refer to "Your Statutory Right of Cancellation" within the Policy document). After expiry of the 14-day period, you can cancel this insurance at any time and cover will terminate at the end of the month for which you have paid your premium. The Insurer may cancel the insurance by giving you 30 days written notice at your last known address.

Claims Notification

If you need to make a claim please contact Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX on Tel: 0844 576 2271 Please refer to the "Claims Procedure" contained in the Policy wording, which is outlined below.

Complaints

If you wish to complain to the Insurer, or about the service you receive, you should, in the first instance, telephone or write to Citymain Administrators Limited, PO Box 116, Ryde, PO33 2WX Tel: 0844 576 2271. If this does not resolve your problem you can take it to The Claims Manager at Amtrust International Underwriters Limited at PO Box 10534, Dublin 2, Ireland. If you are still not happy you can contact the Financial Ombudsman Service by writing to South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR or telephoning 0845 080 1800. This procedure is in addition to any other legal rights you may have to take legal proceedings.

Compensation Scheme

Amtrust International Underwriters Limited is not a member of the Financial Services Compensation Scheme or part of a compensation scheme in the event of it becoming insolvent.

What to do in the event of the Insured's temporary disqualification from driving:

In the event of disqualification from driving the Insured should contact the Administrator on 0844 576 2271 as soon as possible and in any event, no later than 30 days from the date of discovering disqualification. The Administrator will send the Insured a claim form. The Insured should complete the claim form fully and return it to the Administrator in accordance with their instructions and in any event within 30 days of the claim together with the necessary supporting documentation.

(Please refer to the "Claims Procedure" section of the policy document for further details)

All dealings with you in relation to this Insurance are subject to English Law and will be expressed in English. Details of the law relating to the contract of insurance itself can be found in the Policy Document.