



# **DriverPlan Corporate**

**Driving licence and alternative transport  
insurance cover for corporates**

**DriverPlan Corporate  
PO Box 419  
Weston-super-Mare  
BS24 8QZ**

**Telephone 0870 803 0237**

**[www.driverplancorporate.co.uk](http://www.driverplancorporate.co.uk)**

# DriverPlan Corporate

Each year thousands of people lose their driving licences through 'totting up' offences – many in the course of work. That number is set to grow dramatically as the number of cameras grows, and they become increasingly sophisticated. If that happens to one of your staff, you can keep them in front of your clients and customers – through a DriverPlan Corporate driving licence insurance policy.

We cover for a range of other situations as well, including injury, emergencies and accidents, loss of use and theft.

From as little as £38.59 a year or £3.22 per month, we can offer people on your payroll cover to pay for alternative transport – including taxis, trains and planes.

We can offer that cover even if they currently have 9 points on their licence.

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

## What are you covered for?

Our policies have been developed over the past 35 years with the underwriters on the Isle of Man to keep your company mobile and generating cashflow. Our DriverGuard policies cover you 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 £2,000 a month to keep you moving.
- **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. £2,000 is available per month to keep you on the road.
- **Accident/Theft/Loss of use** You may be okay 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).
- **Emergency Problems on the road** You or one of your named employee drivers may be at the wrong end of the country when disaster strikes, leaving you stranded. A one-off payment up to £2,000 (subject to policy) can be claimed to pay for necessary and reasonable expenses to get home.

## DriverPlan Corporate Policies

Choosing the right policy for you and your employees – a choice of five policies is available to ensure the right level of benefit to suit your corporate needs.

### FlashGuard

Just for disqualification as a result of speeding or totting up offences.

### FlashGuard+

Appropriate for staff who do more travelling – as above, but double the cover.

### DriverGuard Silver

Appropriate for staff for whom travel is part of the job, where the miles per year are up to 15,000.

### DriverGuard Gold

Ideal for drivers who cover between 11,000 and 20,000 miles per year or for whom it is essential that they are able to drive or be driven to work.

The monthly benefit of up to £1,000 per month should meet the extra costs required. This policy is ideal for most management levels.

### DriverGuard Platinum

The most suitable cover for executives, key personnel and high mileage drivers. With mileage in excess of 20,000 each year a hired driver is likely to be the preferred option. Up to £1,300 per month can be claimed to pay their fees and transport expenses.

### DriverGuard V.I.P.

Provides top level protection for executives, key personnel and other high mileage drivers. Up to £2,000 per month can be claimed.

NOTE: FlashGuard policies carry a minimum age limit of 19 years and DriverGuard 21 years. Both have a requirement for 2 years full UK licence, 9 points or less on a licence and no previous disqualification or medical history that would affect driving.

## Corporate Special

We would be pleased to arrange and quote for policies specific to a company's requirements, based on the above. Your company's bespoke policy can include all levels of cover.

Remember to look at the whole cost of a driver losing his licence – which might also involve them losing their job.

## Policies do not cover

- Drink driving offences
- Drug related offences
- Dangerous driving offences

# DriverPlan Corporate

## Maximum benefits available

	<b>FlashGuard</b>	<b>FlashGuard+</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>	<b>V.I.P.</b>
<b>Disqualification or totting up</b> pcm	£500	£1000	£800	£1000	£1300	£2000
<b>Personal injury</b> pcm	–	–	£800	£1000	£1300	£2000
<b>Loss of use:</b> car hire per day	–	–	£30*	£45*	£50*	£75*
<b>Emergency:</b> single payment up to	–	–	£800	£1000	£1300	£2000

\* For car hire per day, for 27 days after the first 3 days.

## Annual premiums

Annual discounted premiums (minimum contract period is 12 months).

	<b>FlashGuard</b>	<b>FlashGuard+</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>	<b>V.I.P.</b>
1-5 persons	£55.13	£78.75	£122.38	£191.84	£238.14	£325.00
6-20 10% discount	£49.62	£70.88	£110.14	£172.66	£214.33	£292.50
21-50 20% discount	£44.10	£63.00	£97.90	£153.47	£190.51	£260.00
50+ 30% discount	£38.59	£55.13	£85.67	£134.29	£166.70	£227.50

Premiums include Insurance Premium Tax (IPT).

Please note that for 9 points on your licence at the time of application, the maximum benefit in any 12 months will be £3000, 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.

For further information about this please contact us on 0870 8030237.

## Payment Options

There are three payment options available to you with your DriverPlan Corporate Policy:

- direct debit (annually or monthly)
- cheque
- credit or debit card

# DriverPlan Corporate 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 \_\_\_\_\_

# DriverPlan Corporate 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 (PLEASE CIRCLE)    

Card No.           Security code

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

Name as shown on Credit Card

Billing address

Postcode

Please tick if you do not want to send/receive instructions by fax, email or telephone.

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, PO Box 179, IOMA House, Hope Street, Douglas, Isle of Man IM99 1PU. Name and full postal address of your Bank or Building Society

To: The Manager  Bank/Building Society   
Address   
Postcode

Originator's Identification Number

8  5  6  3  2  0

Reference

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

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 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 FlashGuard cover must be 19 years of age or older. Drivers applying for DriverGuard cover must be 21 years of age or older. All applicants must have held a full driving licence valid in the UK for a minimum of two years, with no more than 9 penalty points current or pending or whatever number of penalty points has been accepted by the insurer. This insurance is underwritten by Isle of Man Assurance Limited, IOMA House, Hope Street, Douglas, Isle of Man, authorised and regulated by the Isle of Man Government Insurance and Pensions Authority and regulated by the Financial Services Authority for UK business.

Isle of Man Assurance Limited is permitted to conduct business with the UK, it is not authorised to carry on business in the UK which means that the management and solvency are not supervised by the Financial Services Authority and you will not be protected by the Financial Services Compensation Scheme if the Insurer is unable to meet its liabilities to you. Isle of Man Assurance Limited is a member of the London Insurance and Reinsurance Marketing Association. Isle of Man Assurance is not subject to the same regulatory system as that applicable in the UK.

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 FlashGuard meets 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. St Christopher DriverGuard meets 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.**

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

DriverPlan Corporate  
PO Box 419  
WESTON-SUPER-MARE  
BS24 8QZ