



# DRIVERCARE

## explained



NEED ANY HELP? PLEASE CALL  
THE DRIVERCARE  
ADMINISTRATION UNIT ON  
**01708 339 046**

[www.unitedrivercare.org.uk](http://www.unitedrivercare.org.uk)

**UNITE THE UNION**  
BACKING YOU  
ALL THE WAY

# DRIVERCARE

## explained

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## INTRODUCTION

DriverCare was introduced to provide cover for drivers whose livelihood is affected by the permanent loss of their professional licence as a result of illness or injury. For a small weekly contribution the scheme provides financial benefits following the permanent Loss of Licence up to age 60. After 60, members can continue Loss of Licence cover through the Supplementary Loss of Licence (Top-Up) Scheme.

Personal Accident cover is included for death or disability following a work related accident or assault and all members get legal assistance.

Hospital Confinement cover is included for conductors and other members who opted out of Loss of Licence cover as well as members aged 60 and over. They also receive higher Personal Accident benefits.

Wage Support Payment cover is included to provide a benefit where following a successful Loss of Licence claim, the member suffers a reduction in gross taxable pay in excess of 25%.

Full Terms and Conditions are detailed in the certificate(s), sent when your application has been accepted. The intention of this booklet is to explain the Scheme in its simplest form.

Please keep this booklet and all Certificates relating to DriverCare in a safe place for future reference.

## DriverCare

# 01708 339 046



# DRIVERCARE CATEGORIES OF BENEFIT

## Standard DriverCare Members under 60 years of age - Contribution 95p per week

Benefits	Group 1 and Group 2	Group 1 and OLH* and Conductors
Loss of Licence	£7,500	N/A
Assault	£1,000	£3,000
Personal Accident	Up to £5,000	Up to £25,000
Hospitalisation	N/A	£50 per day
Legal Assistance	Members of DriverCare may be entitled to legal assistance in respect of driving offences that occur during the course of their employment	

Group 1 and other licence holders (\*OLH) may opt out of Loss of Licence cover and choose the higher PA / Assault / Hospitalisation benefits instead

## Standard DriverCare Members Aged 60 and Over Contribution reduces to 60p per week

Benefits	All Licence Types and Conductors
Assault	£3,000
Personal Accident	Up to £30,000
Hospitalisation	£50 per day
Legal Assistance	Members of DriverCare may be entitled to legal assistance in respect of driving offences that occur during the course of their employment

### \*\* Upper age limit

Normal State Pension Age is currently different for men and women (as at January 2016). The DriverCare Scheme will provide cover up to a member's 65th birthday until such time as the Normal State Pension Age for both men and women is harmonised. Once harmonised, the Government has plans to increase Normal State Pension Age for both sexes. As Normal State Pension Age increases beyond age 65 the upper age limit of the DriverCare Scheme will also increase in line with the default Normal State Pension Age.

## Supplementary Loss of Licence (Top-Up) Scheme

Contribution £1 per week, taken monthly by a separate Direct Debit of £4.33. (Only available, as an optional add-on, to members of the Standard DriverCare Scheme)

Benefits	All Licence Types
Under 45	£15,000
45 to 54	£12,000
55 to 59	£6,000
60 and over**	£3,000

## Wage Support Payment - Contribution £2 per week (Only available, as an optional add-on, to members of the Standard DriverCare Scheme with Loss of Licence cover)

Benefits	All Licence Types
Wage Support Payment	£100 per week (for a maximum of 156 weeks)

DriverCare offers a range of different categories of benefits, the table below explains the cost of each. Please pick one which best fits your circumstances.

Category of Benefit	U60	60+	U60 & Top Up	60+ & Top Up	U60 & WSP	U60 & WSP & Top Up	60+ & WSP & Top Up
Standard DriverCare Under 60 years of age	✓		✓		✓	✓	
Standard DriverCare Aged 60 and Over		✓		✓			✓
Supplementary Loss of Licence (Top-Up) Scheme			✓	✓		✓	✓
Wage Support Payment (Add-On)					✓	✓	✓
Cost of DriverCare (This is in addition to your Union Membership)	£0.95pw	£0.60pw	£0.95pw + £4.33pm	£0.60pw + £4.33pm	£2.95pw	£2.95pw + £4.33pm	£2.60pw + £4.33pm

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## GETTING THE COVER YOU NEED

If you are not currently in the DriverCare scheme you need to complete an application form which you can obtain from the DriverCare website [www.uniteddrivercare.org.uk](http://www.uniteddrivercare.org.uk) or by calling the DriverCare Administration Unit (DCU) on 01708 339 046. Please complete all sections of the application form, making sure that you register all the licence categories you wish to be covered.

For additional cover, please complete the Supplementary Loss of Licence (Top-Up) application form which can also be obtained from the website or the DCU.

Please return your completed forms to the DCU at the following address:

**DriverCare Administration Unit, AllClear House, 1 Redwing Court, Ashton Road, Romford, RM3 8QQ**

## OUTLINE OF TERMS AND CONDITIONS

The following is a brief description of the main elements of this benefit (full details of the terms and conditions are contained on the certificate you will receive upon joining the Scheme).

### 1. LOSS OF LICENCE

#### Driving licences covered

All personal and professional licences issued by the DVLA or other regulatory body can be covered, but they must be registered when joining the Scheme. However, regardless of the number of licences registered, in the event of a claim the Loss of Licence benefit is only payable once.

#### Extent of Loss of Licence cover

Loss of Licence cover is provided 24 hours a day, 365 days a year. It covers the permanent loss of licence for all drivers under 60 or through Top-Up until age 65 or Normal State Pension age if later, as long as they have been driving professionally in the previous 12 months. Individuals who are members of the Territorial Reserve are covered unless they are called up for permanent service.

#### Permanent Loss of Licence

The Scheme provides benefits for permanent Loss of Licence. The DVLA allow re-application where a medical condition is temporary, or following successful treatment, so the driver could have their licence reinstated. To be regarded as permanent under the Scheme, a renewal must not be permitted within 2 years from the date of the original revocation / refusal.

The DVLA 'At a Glance' Guide is available online to all doctors. This is used to establish the position on re-licensing. There is no claim if you voluntarily surrender your licence to the DVLA or any other licensing authority.

#### Qualifying period

In common with other Union benefits, a qualifying period applies for new members joining the Scheme. No claim can be made until you have contributed for a period of 39 weeks. No claims will be payable if the revocation, or medical condition which causes it, occurs within that period.

## New Medical Standards

If new medical standards are introduced every effort will be made to provide additional cover for the new standards. However, we reserve the right to increase the scheme's contribution rate, if necessary, upon introduction of new standards.

## Making a claim

If you think you may have a reason to claim you should call the DriverCare Administration Unit. Even if you have not received a notice of revocation / refusal your potential claim will be logged and ensure you do not fall outside of the claim time limits.

**If you need any assistance or clarification you can call the DriverCare Administration Unit on 01708 339 046. Lines are open Monday to Friday, 9am to 5pm.**

## LOSS OF LICENCE

If a GP or other doctor advises that you should not drive under the vocational categories of your licence, because you no longer meet the medical standards required, you will need to inform the DVLA. When you receive the official revocation / refusal letter from the DVLA, you should request a Claim Form from the DriverCare Administration Unit, complete it and return it to them.

## Time period for a claim

You should submit your claim as soon as possible after receipt of the DVLA or Licensing Authority written revocation or refusal letter, but no later than 6 months after this date.

## Completing the claim form

The claim form is in 2 sections. If you need any assistance please call the DriverCare Administration Unit on 01708 339 046. You must complete the first section and your Doctor the second section. Both sections must be fully completed if you wish to avoid unnecessary delays in processing the claim.

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### Supporting documentation

You will need to provide:

1. All documentation / letters from the DVLA regarding your licence or medical condition that relate to your Loss of Licence.
2. Any medical letters / reports from specialists about your medical condition.

### Processing your Claim

To determine the validity of a claim we will reference the DVLA guide issued to medical practitioners and with your consent we may contact your GP, medical specialist, employer and / or the DVLA to clarify the circumstances surrounding the revocation. Individual specialist medical assessment can also be initiated by the DriverCare Administration Unit.

Use of the DVLA guidance ensures that the assessment of all claims is undertaken in a fair and consistent manner. We will collect the claim information based on your signed authorisation and pay any costs incurred.

If your claim is agreed you will be notified in writing. This letter will ask for your bank details to enable Unite the Union to pay your benefit.

If your claim is declined or delayed while we determine if your medical condition is permanent you will receive a letter giving a full explanation.

**Drivers should remember that they have a duty to inform the DVLA of any medical condition which may affect safe driving. Members should also notify the DriverCare Administration Unit of a possible claim under the scheme.**

### Examples of Common Scheme exclusions for Loss of Licence

#### • Pre-existing Conditions

Medical conditions you had before joining the Scheme, whether declared or not, or which develop during the Qualifying Period will not be covered.

#### • Not Driving in Preceding 12 months

No benefits will be paid if you have not driven professionally for more than 12 months before the date of revocation, unless the DVLA have been informed within the 12 month period and have not issued a decision to revoke.

#### • No Requirement

Cover is only provided to members who are employed in a driving capacity at the time of revocation / refusal.

#### • Death

The Loss of Licence benefit is not payable on the sudden death of a Member.

See the Loss of Licence Certificate for full details.

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## 2. PERSONAL ACCIDENT / ASSAULT / HOSPITAL CONFINEMENT

### Personal Accident

Cover is provided for a disability resulting from an accident while you are at work in the UK / Republic of Ireland. The amounts quoted are the maximum amount of benefit under the cover, as shown on Page 3 of this booklet.

The scale is as follows:

Group 1 and Group 2 Licence up to age 60 £5,000		Group 1 and other licence holders Conductors up to age 60 £25,000	All Members aged 60 and Over £30,000
SCALE OF BENEFIT			% OF COVER
1.	Accidental Death		100%
2.	Disablement Scale		
	a. Permanent Total Disablement (other than by Permanent Disabling injuries specified in b to g below)		100%
	b. Loss of sight in both eyes, total loss of speech or hearing in both ears		100%
	c. Loss of or total loss of use of one or more limbs		100%
	d. Loss of sight in one eye		50%
	e. Total loss of hearing in one ear		20%
	f. Total loss of use of:		
	i. back or spine (excluding cervical) without cord involvement		40%
	ii. neck or cervical spine without cord involvement		30%
	iii. shoulder, elbow or wrist		25%
	iv. hip, knee or ankle		20%
	g. Loss of or total loss of use of:		
	i. foot below the level of the ankle (talotibial joint)		50%
	ii. thumb		20%
	iii. one forefinger or big toe		15%
	iv. any other finger		10%
	v. any other toe		4%

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### What is a Permanent Disabling Injury?

To be classified as permanent, the disability caused by the accident must have lasted for at least 12 months and be beyond hope of recovery and will, in all probability, continue for life.

### What is a Permanent Total Disablement?

To be classified as permanent, the disability caused by the accident must result in your inability to perform or give attention to gainful occupation of any and every kind.

### Assault

Cover is provided for an assault while you are at work in the UK / Republic of Ireland that causes injury requiring immediate treatment at an Accident and Emergency Department and absence from work for at least 5 days, as a result of the injury. The incident must be reported to the police and a crime reference allocated.

### Hospital Confinement

If you are over the age of 60 or have opted out of the Loss of Licence cover (such as conductors) you may have Hospital Confinement benefit. Cover is provided when hospitalisation results from an accident or an assault while you are at work. Payment can be made for up to 52 weeks.

### Common Exclusions for Personal Accident / Assault / Hospital Confinement

#### Non-Occupational Activity

Only injury occurring as a result of your usual occupation is covered.

#### Travelling To and From Work

You are not covered whilst travelling to and from work.

#### Blood Alcohol Level Exceeds Legal Limit

Cover will not apply if an accident or an assault occurs while your blood alcohol level exceeds the level permitted by law.

#### Making a claim

If you think you may have a reason to claim you should call the DriverCare Administration Unit. Even if you have not received a notice of revocation / refusal your potential claim will be logged and ensure you do not fall outside of the claim time limits.

**If you need any assistance or clarification you can call the DriverCare Administration Unit on 01708 339 046. Lines are open Monday to Friday, 9am to 5pm.**

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### PERSONAL ACCIDENT / ASSAULT / HOSPITAL CONFINEMENT

You may be able to submit a claim if you have been:

- Injured following an accident at work.
- Hospitalised due to an accident at work.
- Assaulted whilst on duty at work.

Before proceeding you should check the list of benefits on Page 7 to see if your injury is covered.

**Please call the DriverCare Administration Unit on 01708 339 046 if in any doubt.**

#### Time Period for a Claim

You should submit your claim as soon as possible after the date of the incident for which you are claiming, but no later than 6 months after this date.

#### Completing the claim form

The claim form has sections that need to be completed by you, the hospital and your GP. All sections must be fully completed to avoid delays in processing the claim. Once you have completed the claim form please return it to the DriverCare Administration Unit.

**If you need any help please call the DriverCare Administration Unit on 01708 339 046**

#### Processing your claim

To process your claim we will need to contact your employers and the police for confirmation of details. We will collect this information based on your signed authorisation and pay any costs incurred.

We may also contact your GP or the hospital to clarify the circumstances surrounding the Accident / Assault. This can take up to 12 weeks depending on how quickly we get a response.

If your claim is agreed you will be notified in writing, the letter will ask for your bank details to enable Unite to pay your benefit directly into your bank account.

If your claim is declined you will receive a letter giving a full explanation.

#### Hospital cash

Interim payments may be made to cover prolonged periods of hospitalisation following accident or assault.

#### Disability

Assessing disability and whether or not it is permanent may take time. Therefore payment can only be made when this process has been completed and the claim assessed and agreed.

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### 3. WAGE SUPPORT PAYMENT

#### Cover provided

The cover provides a benefit where following a successful Loss of Licence Claim the member suffers, for a period, a reduction in gross taxable pay in excess of 25% (the Period). The benefit will be paid in respect of any eligible period at a rate of £20 per day to a maximum of £100 per calendar week for up to a maximum of 156 weeks from the licence revocation or renewal refusal date.

#### Making a claim

If you think you have reason to claim you should request a claim form from the DriverCare Administration Unit. They will ask you qualifying questions before a claim form is sent.

**If you need any assistance or clarification you can call the DriverCare Administration Unit on 01708 339 046. Lines are open Monday to Friday, 9am - 5pm.**

#### Time period for a claim

You should submit your claim as soon as possible after receipt of the DVLA or licensing authority written revocation or refusal letter, but no later than 6 months after this date.

#### Completing the claim form

All sections of the claim form must be fully completed to avoid delays in processing the claim. Once you have completed the claim form please return it to the DriverCare Administration Unit in the pre-paid envelope provided.

**If you need any help please call the DriverCare Administration Unit on 01708 339 046.**

#### Processing your claim

To process your claim we will need to contact your employers for confirmation of details. We will collect this information based on your signed authorisation. If your claim is agreed you will be notified in writing, the letter will ask for your bank details to enable Unite to pay your benefit directly into your bank account. If your claim is declined you will receive a letter giving a full explanation.

#### Examples of Common Exclusions for Wage Support Payment

##### Qualifying Period

No Claim may be made by new members until they have been subscribing to this benefit for 39 weeks.

##### Pre-existing Conditions

Medical conditions you had before joining the Scheme, or which develop during the Qualifying Period, will not be covered.

##### Unsuccessful Loss of Licence Claim

To be eligible, members must have made a successful Loss of Licence claim under the DriverCare Scheme.

### 4. REVIEW AND APPEALS

If a claim is declined it will normally be as a result of one of the excluded circumstances. However if there is new evidence, that was not available at the time of the original claim, then the Member can request a review by contacting the DriverCare Administration Unit on 01708 339 046.

A review will only be considered if there is new evidence supporting the request.

Appeals will be considered in circumstances where the request for reconsideration is not based on new evidence, but relates to exceptional circumstances associated with the case. The request must be addressed to the Executive Director of Finance providing grounds of appeal.

The appeal will be heard and determined by an independent Chair assisted by two senior lay members each drawn respectively from the Passenger and RTC National Sector Committees ("the Appeal Committee").

The decision of the Appeal Committee will be final.

## 5. LEGAL ASSISTANCE / DISTRESS BENEFIT

As a Unite member you are entitled to legal advice and representation in respect of driving offences if:

- There is a risk you will lose your licence if you are convicted of a driving offence arising out of your employment.
- You are subject to a Legal Aid Contribution Order when defending a prosecution in the Crown Court in respect of a work related driving offence.
- A driving conviction is likely to result in you losing your employment.

**In addition, members of DriverCare will receive full legal advice and representation for any work-related driving offence, regardless of whether or not your licence is at risk.**

All enquiries should be made via your Regional Office.

## 6. ADDITIONAL BENEFITS

### Fixed Fee D4 Medical

DriverCare members can get their D4 Medical Examination Report\* completed for a fixed fee of £35. The service is available nationwide. To book an appointment, please contact the DriverCare Administration Unit on **01708 339 046**.

### Driver Certificate of Professional Competence (DCPC)

DriverCare members can obtain their DCPC accreditation by attending a Unite course. These courses are run regularly around the country and each course lasts a day. The only charge is £14.95 which covers the cost of training materials. Please contact the Education Department at your Regional Office.

### Driver Eye Test with Vision Express

We recommend that you have an Eye Test with a qualified optician before you undergo your D4 Medical Examination. We have arranged a special discount for DriverCare members with our partners Vision Express.

Anyone who drives, particularly those who drive long distances for work, should have eye tests every 2 years. Regular eye tests are vital not only to ascertain that your vision is up to standard but also to maintain the health of your eyes.

Vision Express is working in conjunction with Unite DriverCare to ensure that members have access to a free eye test and savings on glasses when needed.

Members can register and download vouchers that entitle them to the following benefits:

- Free eye test, including digital retinal photography (£50 minimum spend).
- 2 for 1 national offer or save £30 on complete prescription glasses.
- 3-months supply of soft disposable contact lenses when joining the Direct Debit scheme (Complete Contact Care) - terms and conditions apply.
- 10% off non prescription sunglasses.
- Additional vouchers for a friend or family member.

For further information and to register for these discounts please visit:

[www.visionexpress.com/drivercare](http://www.visionexpress.com/drivercare)

### Gym Membership

Provided by Fitness First, members receive a special discount of £4 per month on the standard club rates membership fee and the normal joining fee is waived. To find your nearest gym visit:

[www.fitnessfirst.co.uk](http://www.fitnessfirst.co.uk)

**DriverCare**  
**01708 339 046**



## DriverCare Administration Unit

AllClear House  
1 Redwing Court  
Ashton Road  
ROMFORD  
RM3 8QQ

T: 01708 339 046

F: 01708 339 502

E: [drivercare@unitedrivercare.org.uk](mailto:drivercare@unitedrivercare.org.uk)

[www.unitedrivercare.org.uk](http://www.unitedrivercare.org.uk)

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For all enquiries relating to Legal Assistance or DCPC please contact your regional office on

**LE - London and Eastern**

Tel: 0208 800 4281

**SE - South Eastern**

Tel: 01753 313 820

**SW - South West**

Tel: 0117 923 0555

**IR - Ireland**

Tel: 028 90 020 418

**WA - Wales**

Tel: 029 2039 4521

**WM - West Midlands**

Tel: 0121 553 6051

**EM - East Midlands**

Tel: 01332 548 400

**NW - North West**

Tel: 0151 203 1907

**SC - Scotland**

Tel: 0141 404 5424

**NE - North East, Yorkshire & Humberside**

Tel: 0113 236 4830