

Wage Support Payment Certificate

These terms are subject to the member's continuing subscription to the Standard DriverCare Scheme.

Member Name:

Member Number:

Joining Date:

GEOGRAPHICAL LIMITS: United Kingdom & Republic of Ireland only.

BENEFIT PER SCHEME MEMBER

Up to £100 a week for a maximum duration of 156 weeks.

up to £15,600

If you have any queries regarding this Scheme please telephone DriverCare on **01708 339 046** or write to us so that we can deal with your enquiry quickly. Our contact details are:

DRIVERCARE ADMINISTRATION UNIT
ALLCLEAR HOUSE
1 REDWING COURT
ASHTON ROAD



IMPORTANT NOTICE

THIS CERTIFICATE WORDING REPLACES ANY PREVIOUS CERTIFICATE ISSUED TO THE MEMBER

THE SCHEME MEMBER AGREES THAT:

1. The Scheme Member will subscribe to the Unite the Union DriverCare Scheme **AND** the Wage Support Payment Benefit, such subscriptions to be maintained up to the time any claim under this Certificate is agreed.
2. Cover commences immediately on the date at which the first subscription is paid to the Scheme and continues for such periods as subscriptions continue to be paid.
3. Cover will be provided subject to the Terms, Conditions and Exclusions contained in this Certificate.

DETAILS OF COVER

1. The Scheme Member has made a successful claim under the terms of the permanent Loss of Licence certificate OR a Loss of Licence claim held under 'Wait' status AND a loss of gross taxable income of at least 25% throughout any period in which the benefit is claimed.
2. Benefit of £20 per day up to a maximum of £100 per calendar week for a maximum and continuous period of 156 weeks starting from the Licence revocation date or refusal to renew from the Licensing Authority. Payment commencement to be the week following the last week the member drove, subject to the 25% loss of income.
3. If, following a successful claim under the Loss of Licence cover, the Scheme Member regains their Relevant Driving Licence then the benefits under this certificate shall cease with immediate effect.

DEFINITIONS

1. **Benefit** shall mean any payments due to the Scheme Member under this Certificate.
2. **Relevant Driving Licence** shall mean any driving licence or category within a driving licence which was being used by the Scheme Member in their professional driving capacity at the time when the bodily injury occurred or illness manifested itself and which licence or category thereof authorised the Scheme Member to drive prescribed categories of vehicle for vocational purposes including but not limited to a Large Goods Vehicle (LGV) licence, a Passenger Carrying Vehicle (PCV) licence or a Heavy Goods Vehicle (HGV) licence. The type of or category of driving licence held (and any subsequent amendment) must be declared by the Scheme Member on joining the Scheme (or upon amendment) to be covered by the Scheme and DriverCare reserves the right to decline to accept certain driving licences, or categories within a driving licence, as eligible to participate in the Scheme.
3. **Scheme** shall mean the Unite the Union DriverCare Loss of Licence Scheme.
4. **Scheme Member** shall mean a professional driver holding a valid licence who is a Member of Unite the Union paying the appropriate subscription to the Scheme and domiciled in the United Kingdom or Republic of Ireland.
5. **Gross Taxable Income** shall mean total wage from all employment(s) at the time of revocation or refusal to renew the licence from the relevant Licensing Authority. The total wage will not include any voluntary overtime. If the Scheme Member has a variable wage i.e. not a fixed regular payment, the total wage will be calculated on an average amount earned in last 12 weeks.

EXCLUSIONS

There shall be no liability for **Wage Support Payment** in the event that;

1. Any physical or mental defect, infirmity, medical condition or chronic recurring illness which the Scheme Member could reasonably be expected to know existed at the date of entry into the **Wage Support Payment** benefit.
2. Any claim arising within 39 weeks of the Scheme Member joining the Scheme.

GENERAL CONDITIONS

1. The Scheme Member shall, at his or her expense, furnish such certificates, information and evidence as may from time to time be reasonably required. The Scheme Member may be required to have a medical examination.
2. The Scheme member agrees that the DriverCare Administration Unit may make all relevant enquiries to establish the validity of the claim
3. No sum payable under this Certificate shall carry interest.
4. The Membership Subscription for participation in the Scheme is due for payment at the date cover commences and on the same day of each subsequent month.
5. Entitlement under this Certificate shall terminate on the earliest date of any of the following events occurring:
 - a. When the Scheme Member reaches the age of 62 or
 - b. Where the Scheme Member belongs to the Supplementary Loss of Licence (Top Up) scheme attains the age of 68 or the normal state pension age if later.
 - c. Upon expiry of 42 days after the due date for subscription contribution to the Scheme.
 - d. Unite the Union serving thirty days notice of cancellation of the cover.
 - e. The Member discontinuing their Membership of DriverCare.
 - f. Upon expiry of the maximum continuous period referred to in 2 under the details of cover section of this Certificate.
6. The Terms and / or Conditions notified in this Certificate may be amended subject to providing thirty days notice, such notice to be displayed on the Unite the Union website.
7. Any fraud, misconduct or concealment by the Scheme Member either in the application to join or in connection with the making of any claim shall render Membership of the Scheme null and void.
8. The due observance and fulfillment of the Terms, Conditions and Exclusions in this Certificate in so far as they relate to anything to be done or complied with by the Scheme Member or by his or her personal representatives shall be conditions precedent to the liability to make any payment under this certificate.
9. In all matters relating to the validity of a claim made under the Scheme the decision of Unite the Union shall be final.
10. The Benefit is governed and construed in accordance with the law of England and English courts alone shall have jurisdiction in any dispute.