



Drivers' Negligence Insurance (DNI) provides cover for any damage caused to a vehicle which is the fault of the temporary driver provided by our agency. The intention of the cover is to enable our clients to reclaim small repair costs rather than having to claim under their own motor insurance.

Notwithstanding the conditions in our Terms of Business we will indemnify you for the negligent acts of the temporary driver(s) supplied by us that result in the loss or damage to the vehicle driven at the time of the incident.

The maximum amount for any claim for loss or damage to such vehicles shall be limited to £10,000. (This includes the reasonable cost of removal to the nearest repairer).

The excess for each claim is set at £500 (payable by the client).

The maximum number of claims in any 12 month period is three.

Cover will only be granted in respect of a driver who:

- i. is over the age of 23 years;
- ii. holds a full United Kingdom or equivalent European Community or European Economic Area driving license clear of endorsements, other than individual endorsements of not more than three penalty points each, or equivalent European Community or European Economic Area penalties;
- iii. does not have more than nine penalty points against their United Kingdom or equivalent European Community or European Economic Area driving license;
- iv. has held a valid full United Kingdom or equivalent European Community or European Economic Area driving license appropriate for the vehicle being used for at least two years;
- v. has worked as a driver for at least 180 days in the last two years.

Making a claim

To successfully make a claim within the boundaries of our DNI we require the following:

1. Pure Staff must be informed of the accident promptly via email to driverneg@purestaff.co.uk or in writing to Pure Staff Ltd, The Chamberlain Building, 36 Frederick Street, Birmingham B1 3HN.
2. Pure Staff must be informed no later than 7 days after the accident occurred, yet ideally we expect to be informed of an accident the same day/night it occurred so that we can begin gathering necessary information.
3. Pure Staff need to have all required documentation (see below) sent to them via email or post (as above) within 60 days of the accident date.

Information we need from you to make a claim

Pure Staff to date have never had an unsuccessful legitimate claim. We ensure that all of our customers that take out the DNI policy are informed every step of the way and work hard to make the whole process as stress free as possible.

1. A written (signed and dated) statement from the driver that includes:
 - a. Acknowledging negligence on his/her behalf.
 - b. An explanation of how the accident occurred and the series of events that led to the accident.
2. Confirmation of the vehicle/trailer registration number being driven at the time.
3. The date and time of the accident.
4. Any other necessary information relevant to the claim at the time.



5. Photographic evidence of damages to the vehicle in question.
6. Drivers' defect report.
7. Cost of damages to the vehicle. Initially, to help process a claim quicker, we can accept an estimate quotation of damages, yet we will require a final itemised repair invoice before a final pay-out can be made.

Please note that in the unlikely event that a driver will not provide a written statement or denies negligence (rare occurrence), Pure Staff may need to gather additional evidences from you for example:

- CCTV Evidence
- Third party witness statement(s)

Additional Policy Notes

- You must at all times operate the same system of check and supervision as if the temporary driver were your own employee. Failure to do so may result in the cover being void.
- DNI is an insurance policy paid for in your hourly rates charged on invoices. Therefore DNI will become void if invoices exceed 30 days overdue. Late/overdue payments on accounts will affect the cover. In order to ensure that cover remains you must keep within the agreed payment terms.
- Please be aware that DNI only covers the vehicle that the driver is in control off. Any damage to third party vehicles or any private or public property damage e.g. walls, gates, structures or any loss or damage to goods within or outside of the vehicle are not covered by this policy.
- Damage or injury caused to third parties or their property is excluded as all road traffic accidents must be insured by a motor insurance policy.
- As all road traffic accidents will already be insured by your own motor insurance policy, this will mean you have double insurance in place. Double insurance is where the same risk is insured by two overlapping but independent insurance policies. It is lawful to obtain double insurance, but the insured cannot profit (recover more than the loss suffered) from this arrangement. Therefore, any claim that exceeds the maximum claim amount should be processed through your own motor insurance policy in order to avoid two lots of excess payments.
- Insurance claims should not be invoiced to Pure Staff. The final claim amount (less the excess) will be remitted once the claim has been processed and agreed.

Client name:	
Client address:	
Number of drivers to be supplied:	
Agreement expiry date:	

Signed and agreed for and on behalf of client:	
Position:	
Date:	

Signed and agreed for and on behalf of Pure Staff:	
Position:	
Date:	