

Association of Racing Drivers Schools (ARDS) Insurance – Important Information for Members

What are the insurance covers arranged on behalf of Members?

Please refer to the separate Policy Schedule documents that are posted on the website relating to Personal Accident Insurance and Public Liability Insurance which provide a useful summary of the benefits applicable under these two insurance covers arranged by ARDS for its members.

It is important to bear in mind that this is only a summary of some of the key information about insurance coverage. You will find all the terms and conditions (along with other important information) online and within the FULL Policy wordings available via this website.

Insured:

“Association of Racing Drivers Schools (ARDS) and ARDS licensed instructors”

Business Description

“Whilst carrying out instructing duties (as the driver or passenger) for any ARDS Member School or at any ARDS Approved Venues or at any Motorsport UK licensed venue in the UK and FIA licensed venue in the EU”.

When does Insurance cover operate or apply?

It is very important for members to note that the Operative Time when insurance cover applies under both the Personal Accident Policy and the Public Liability Policy is restricted to “whilst carrying out instructing duties” as summarised in the Business Description shown above.

Should any member undertake activities which are not instructing duties as defined under the Business Description, whether doing so for his or her own benefit or business, or on behalf of somebody else (including working for another individual person, partnership, firm or company), then these two insurances DO NOT PROVIDE COVER. Individual members wishing to seek protection for non-ARDS activities should consider approaching their Insurance Broker/Insurers directly to arrange more bespoke insurance coverage tailored to meet your own individual requirements.

What are my obligations?

Prior to commencing any ARDS instruction at any insured venue, you must exercise reasonable judgement and care as follows -

The instructor or event organiser will carry out the appropriate Risk Assessment as to the suitability of that venue for the relevant activity, if necessary, in the company of the Circuit Operator(s).

As professional instructors you are required to be familiar with both the vehicles to be involved in facilitating the instruction activity as well as the venue. If you are not comfortable with any aspect including vehicle condition, venue, weather conditions etc you should talk to the event organiser to amend/remedy, or otherwise consider whether it is safe and appropriate to continue.

Which Venues are covered?

ARDS Member Schools – Approved Venues (no referral required) where cover applies -

ARDS Racing Schools operate at the following race tracks and recognised venues -

- Anglesey Performance Driving School
- Bookatrack, Donington
- Castle Combe
- Goodwood Motor Circuit
- Kirkistown Race School
- Knockhill Racking Drivers School
- Motorsport Vision – Brands Hatch, Cadwell Park, Oulton Park, Snetterton and Donington Park
- Silverstone Experience Centre
- The Motorsports School – Mallory Park
- Thruxton Motorsport Centre incorporating Croft Circuit and Pembrey Circuit

All Motorsport UK licensed venues can be found in the Motorsport UK Yearbook (see www.motorsportuk.org)

ARDS Approved Venues (no referral required)

Millbrook Proving Ground

MIRA

Bedford Autodrome

Prestwold Hall

3 Sister Racing Circuit

Blyton Park

Bruntingthorpe

Hethel

Llandow Circuit

For ARDS instruction activities occurring at any venue not detailed above, please refer to Towergate Insurance, Larisa Price. larisa.price@towergate.co.uk or ARDS directly for approval prior to the event.

Is Damage to Vehicles covered?

The insurance cover provided for members by ARDS does NOT extend to include any damage to the vehicles being used during instruction. It is the responsibility of the vehicle owner(s)/event organiser(s) to make their own arrangements for provision of “On Track” Accidental Damage cover to any vehicles as required on the day or during the event.