

Association of Racing Drivers Schools Licensed Instructors Public Liability Insurance

For the period 1st January 2017 to the 31st December 2017

The following information is about your Public Liability Insurance

The cover only applies whilst you hold a current ARDS license.

This is a summary of your Public Liability Insurance cover. This does not contain the full terms and conditions and does not form part of the Insurance Contract. Full terms and conditions are detailed in the Policy Documentation a copy of which is available on request from the policyholder ARDS. This insurance is Governed by English Law.

The Insurer: XL London Market Ltd - Lloyd's Syndicate 1209- XL House, 70 Gracechurch Street, London, EC3V 0XL, United Kingdom

Who is Insured	What are you covered for?	What is not covered? (significant exclusions or limitations)
<ul style="list-style-type: none"> • Ards – The Association • ARDS Licensed Instructors • MSA • Landowners • Passengers 	<p>Your legal liability for:</p> <ul style="list-style-type: none"> • Injury sustained to third parties • Damage to third party property • Nervous Shock or mental injury • Nuisance/ trespass • Supply of food or drink • Supply of promotional material • Legal Costs incurred in defending a claim <p>In connection with an Insured event</p>	<ul style="list-style-type: none"> • Participant to Participant where such legal liability arises on the track, on the course or in the pits area whilst operating a vehicle under its own power (this does not include passengers) • Damage to any track or circuit other surface or any equipment or circuit furniture (hired or otherwise) • Property in your custody or control including vehicles being driven by you • Terrorism • Road Traffic Act
Insured Event	<p>Whilst instructing at any Racing Venue in the UK and EU</p> <p>Whilst working as a freelance instructor</p> <p>Contingent cover whilst working for a recognised ARDS school</p>	
Policy Limit :	£5,000,000 each and every claim	Excluding the first £100 of each and every claim
Territorial Limits	EU	
Claims	<p>Dawn Walker Claims Manager Towergate Insurance , Pegasus Court, Olympus Avenue, Tachbrook Park, Warwick, CV34 6LW Direct Dial:01926 439411</p> <p>E mail : dawn.walker@towergate.co.uk Fax: 01926 439440</p>	
Complaints	<p>XL London Market Ltd - Lloyd's Syndicate 1209- XL House, 70 Gracechurch Street, London, EC3V 0XL, United Kingdom</p>	
	<p>If you are seeking resolution as a private individual or as a small business, charity or trust with an annual turnover of less than £1million or you remain dissatisfied you may refer the matter to:</p> <p>The Financia Ombudsman Services, South Quay Plaza, 183 marsh Wall, London E14 9SR. Tel: 0845 0801800</p>	
Cancellation	<p>This is a group insurance policy arranged by the Association of Racing Drivers Schools (ARDS). An Insured person has no rights of cancellation under this insurance.</p>	