



# POLICY SCHEDULE

ASSOCIATION OF RACING DRIVERS SCHOOLS

## Motorsport Insurance Policy

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The Insurer and the insured (as named in the schedule) agree:

The Insurer will indemnify or otherwise compensate the insured in accordance with and subject to the terms and conditions of this policy, in consideration of the payment to the Insurer of the premium for the period of insurance.

Provided that this policy shall not be in force unless it has been signed by an authorised official of the company.

A handwritten signature in black ink, appearing to be 'TS' or similar initials, written in a cursive style.

**Tim Skilton**  
Motorsport Client Director  
**Signed for and on behalf** of the company

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## Renewal schedule

**Policy no:** MXM0164943184

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**The insured:** Association of Racing Drivers Schools

**Address:** Castle Combe Circuit, Castle Combe, Chippenham, Wiltshire, SN14 7EY,  
United Kingdom

**The business:** Delivery of driver instruction and governance of ARDS instructor  
licensing scheme

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## Period of insurance

**From:** 00:01 – 1st January 2026

**To:** 23.59 – 31st December 2026 both dates inclusive GMT

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## The premises

Castle Combe Circuit, Castle Combe, Chippenham, Wiltshire, SN14 7EY, United Kingdom

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## Excess

### Section 6 – Liability

#### A – Employers Liability

n/a	Nil
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#### B – Public Liability

Each and every loss in respect of third party property damage	GBP 250
Each and every loss in respect of third party injury	Nil

#### C – Products Liability

Each and every loss in respect of third party property damage	GBP 250
Each and every loss in respect of third party injury	Nil

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## Policy endorsements

### Communicable Disease exclusion

This insurance does not apply to:

#### Communicable Disease

- I. It is understood and agreed that this policy does not cover any loss caused directly or indirectly, contributed to by or attributable to a Communicable Disease or fear or threat of a Communicable Disease.

Communicable Disease means any disease capable of being transmitted from an infected person or species to a susceptible host, either directly or indirectly.

Subject otherwise to the terms and conditions of the policy.

#### Cover Clarification

ARDS Member Schools – Approved Venues (no referral required)

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

- Anglesey Performance Driving School
- Castle Combe
- Goodwood Motor Circuit
- Kirkistown Race School
- Knockhill Racing 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 Pembray Circuit

ARDS Approved Venues (no referral required)

- Millbrook Proving Ground
- MIRA
- Bedford Autodrome
- Prestwold Hall
- 3 Sister Racing Circuit
- Blyton Park
- Bruntingthorpe
- Llandow Circuit

Any other venue will need to be approved by the company prior to use.

Subject otherwise to the terms and conditions of the policy



## Basis of cover

### Section 6 – Liability Limits of Indemnity

#### Part A – Employers Liability

Any one occurrence during the period of insurance.	GBP	10,000,000
Any one occurrence during the period of insurance in respect of terrorism.	GBP	5,000,000

#### Part B – Public Liability

Any one occurrence during the period of insurance in respect of Public Liability.	GBP	10,000,000
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#### Part C – Products Liability

Any one occurrence and in the aggregate during the period of insurance in respect of products.	GBP	10,000,000
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## Part A - Employers Liability

Employee Type	Estimated annual Wageroll
Clerical	£50,000

## Section endorsements

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## Part B - Public Liability

Event type / Premises exposure

Cover in force

525 members

## Part C - Products Liability

Exposure

Estimated Turnover

525 members

## Section endorsements

### Minimum and Deposit Condition

It is noted and agreed that cover is based on a minimum and deposit basis, based on an estimated 525 members annually. Premium is based on a rate per member at £22.50 + Taxes annually.

Declarations of members to be provided to the company on a Annual basis, and an additional premium to be charged once the minimum and deposit premium has been satisfied.

Subject otherwise to the terms and conditions of the Policy.

### Cyber Liability

#### I. Exclusion

The insurance provided by this policy does not cover any loss, damage, fees, costs, charges, expenses and/or liability arising directly or indirectly out of, or in any way related to any cyber event.

#### II. New definition

Cyber event means any:

Damage to, loss, destruction, corruption, theft, unauthorised or negligent processing, collection, recording, retrieval, disclosure, dissemination, disposal or loss of operational control of data. Data includes but is not limited to, personal information in any form;

Loss, theft or unauthorised disclosure of personal information (personal data) or confidential information (other than information that is lawfully available in the public domain or to the general public unless such information which had been publically available became uniquely identifiable through collection and/or processing);

Unauthorised access to or use of any personal information (personal data) or confidential information other than information that is lawfully available in the public domain or to the general public unless such information which had been

publically available became uniquely identifiable through collection and/or processing) occurring in the company's computer system;

Non-physical and technological failure of computer system security or other technological security measures aimed at protecting data in any format;

Malicious direction of network traffic, introduction of malicious computer code, or other malicious attack directed at, occurring within, or utilising the company's computer system; and/or

Breach of laws and regulations pertaining to privacy and resulting from items 1., 2., 3., 4., and 5., above.

Company's computer system means a computer system leased, owned or operated by or which is made available or accessible to the insured company for the purpose of storing and processing the insured company's electronic data or software.

Subject otherwise to the terms and conditions of the policy.

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