

Schedule

Broker	:	Towergate
UMR	:	B6991SCO2016S02
Policy Number	:	718834
Insured	:	ARDS - Association of Racing Drivers Schools whose activities include Licensed Instructing, Motor Sport Association and Landowner
Address	:	Castle Combe Circuit, Castle Combe, Chippenham SN14 7EY
Period of Insurance	:	1 st January 2017 to 31 st December 2017 both days inclusive

Specification

Insured Person(s)	:	All affiliated members of the Association
Occupation	:	Motorsport Driving Instructors
Operative Time of Cover	:	OTC6 Other Whilst instructing at any Racing Venue in the UK or EU for any Organising Company whilst working as a Freelance Instructor and whilst working at an ARDS school
Maximum Benefit Any One Person	:	GBP165,000 (Including Medical and Emergency Travel)
Accumulation Limit	:	GBP5,000,000

Benefits	Benefit Level
A(i) Death due to Bodily Injury (limited to GBP5,000 if aged under 16)	GBP65,000
A(ii) Loss of Limb &/or Loss of Sight in one eye due to Bodily Injury	GBP32,500
A(iii) Permanent Total Disablement due to Bodily Injury	GBP65,000
Fracture	GBP1,500
Physiotherapy	GBP500
Funeral Expenses	GBP2,000
B Temporary Total Disablement due to Bodily Injury (not available if not employed)	75% of Weekly Wage or GBP500 per week whichever is less
Benefit Period 52 weeks Excess Period 14 days	
C Medical and Emergency Travel Expenses Within the EU but outside the United Kingdom Excess: GBP250 each and every claim	GBP100,000

Master Policy Dated: 23rd December 2016