



Public Liability Insurance For ARDS Members

We all recognise that “Motorsport is Dangerous”, and despite best endeavours, accidents do happen. It is when things go wrong, whether on or off the track, that you need to be aware of the legal environment and look to the strength of your insurance protection.

Although ARDS arrange a compulsory personal accident insurance cover for their members they have not previously carried any Public Liability cover for individuals, unless they are working for an ARDS recognised school, at which point the schools insurance is protecting them. Individual members have no cover for driving tuition activities when not working for a recognised school. Such cover may cost upwards of £250 per year. ARDS have worked closely with Lockton to secure a compulsory cover effective from the 1st January 2012 which will protect all of their members whilst operating as an instructor either for a recognised school or in a private capacity.

Increasingly both private individuals and companies are requesting confirmation of insurance cover before they will engage instructors. The new insurance cover will provide an assurance to customers that the instructor is fully insured for the activity. A brief summary of the cover provided is detailed below:-

- The policy will provide a £5,000,000 limit of indemnity.
- The policy will provide an indemnity to MSA, meaning that ARDS will fully comply with the requirement of providing an indemnity to the MSA for ARDS activities. The policy will also indemnify ARDS as a body, providing protection for ARDS as a company.
- The new scheme will allow ARDS members to work at any racing venue in the UK, for any organising company, or as freelance instructors.
- The Public Liability cover will include a contingent insurance option for members whilst they are working for a recognised ARDS school. This means that if for some reason the school’s own cover fails, the ARDS policy will provide cover to protect the member.
- The cover will be provided in the UK only. ARDS instructors are able to extend the geographical scope of policy coverage for an additional premium of £5 by contacting the motorsport team on 0161 8283330.