

Schedule

Broker : Towergate
 UMR : B6991SCO2018S02
 Policy Number : 1637644
 Insured : Association of Racing Drivers Schools (ARDS) and ARDS licensed instructors
 Address : Castle Combe Circuit, Castle Combe, Chippenham SN14 7EY
 Occupation : ARDS Licensed Instructors
 Period of Insurance : 1st January 2019 to 31st December 2019 both days inclusive

Specification

Insured Person(s) : All affiliated members of the Association
 Operative Time of Cover : OTC6 Other
 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
 Maximum Benefit Any One Person : GBP65,000
 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
B	Temporary Total Disablement due to Bodily Injury (not available if not employed) Benefit Period 52 weeks Excess Period 14 days	75% of Weekly Wage or GBP500 per week whichever is less
C	Medical and Emergency Travel Expenses Excess: GBP250 each and every claim	GBP100,000

Signed:

DTW 

Dated: 20th December 2018

Specification (Continued)

Extensions whilst carrying out instructing duties

Dislocation

- spine or hip
- knee, ankle, wrist, collarbone
- any other joint dislocation (excluding fingers or toes)

Benefit of GBP1,500 in all for such joint dislocation or dislocations

Fracture

Insured Person fractures one or more of the bones listed below:

- Collar Bone (Clavicle)
- Skull (ethmoid, frontal, occipital, parietal, sphenoid, temporal, mandible, zygomatic)
- Leg (Femur, Patella, Tibia, Fibula)
- Hip (coxal)
- Ankle (Talus)
- Arm (Humerus, Radius, Ulna)
- Wrist (Carpals)

Benefit of GBP1,500

Hospitalisation Benefit

GBP25 for each complete 24 hour period spent as an inpatient up to a maximum of GBP700 in all

Physiotherapy Benefit

50% of the receipted cost of each session of necessary physiotherapy up to a maximum of £50 per session and for a maximum of 10 sessions