

## Association of Racing Drivers Schools (ARDS) Insurance – Key Information

### Policy Title/Business Description

#### Insured:

*“Association of Racing Drivers Schools (ARDS) and ARDS licensed instructors”*

#### Business of insured

“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”.

#### ARDS Member Schools – Approved Venues (no referral required)

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

- Anglesey Performance Driving School
- Bookatrack, Donington
- Castle Combe
- Goodwood Motor Circuit
- Kirkistown Race School
- Knockhill Racking 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

All Motorsport UK licensed venues can be found in the Motorsport UK Yearbook (see [www.motorsportuk.org](http://www.motorsportuk.org))

#### ARDS Approved Venues (no referral required)

Millbrook Proving Ground

MIRA

Bedford Autodrome

Prestwold Hall

3 Sister Racing Circuit

Blyton Park

Bruntingthorpe

For activities occurring at any venue not detailed above, please refer to Towergate Insurance, Larisa Price. [larisa.price@towergate.co.uk](mailto:larisa.price@towergate.co.uk) or ARDS directly for approval prior to the event.

### **Duty of Care / Key Points prior to commencing instruction at any insured venue**

- The instructor or event organiser will carry out the appropriate Risk Assessment as to the suitability of that venue for the relevant activity, if necessary in the company of the Circuit Operators.
- As professional instructors you are required to be familiar with the vehicles involved and the venue. If you are not comfortable with any aspect including vehicle condition, venue, weather conditions etc you should talk to the event organiser to amend/remedy, otherwise consider whether it is safe to continue.
- Insurance cover provided by ARDS does NOT extend to include any damage to the vehicles being used during instruction. It is the responsibility of the vehicle owner/event organiser to arrange “On Track” Accidental Damage cover as required.

### **ARDS Insurance Cover**

Please refer to the Personal Accident and Public Liability schedules of cover which summarise the benefits applicable under the Personal Accident policy and the cover applicable under the Public Liability policy.

A full copy of the policy schedules and wordings are available on the website

The operative times of these policies are restricted to “whilst carrying out instructing duties” as summarised in ARDS business description.

It is understood that instructors may wish to benefit from insurance coverage that provides for an increased scope of activities (beyond just acting as an ARDS instructor) as well as a wider operative time e.g. 24/7, particularly under the Personal Accident policy, and we suggest that if this is required you speak to your Insurance Broker/Insurers directly to arrange a more bespoke insurance policy tailored to your own individual requirements.