



Schedule

Broker	:	Towergate Warwick
UMR	:	B6991SCO2019S02
Policy Number	:	1659854
Insured	:	Association of Racing Drivers Schools (ARDS) and ARDS licensed instructors
Address	:	Castle Combe Circuit, Castle Combe, Chippenham SN14 7EY
Occupation	:	Driver training schools
Period of Insurance	:	1 st January to 31 st December 2020 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

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

Signed:

DTW 

Dated: 23 January 2020