

MOTORSPORT SCHEDULE	
Policy No:	1657454 UMR : B6991SCO2019S02
Insured:	Association of Racing Driver Schools (ARDS), ARDS licensed instructors, MSA and Landowner
Address of Insured:	Castle Combe CHIPPENHAM Wiltshire SN14 7EY
Business of Insured:	Delivery of driver instruction and governance of ARDS instructor licensing scheme
Nature of Event:	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
Broker:	Towergate Underwriting Group Limited
Period of Insurance:	01 January 2020 to 31 December 2020 both dates inclusive
Limits of Indemnity:	
Employers Liability	GBP 10,000,000 any one occurrence or series of occurrences arising out of one original cause
Public Liability	GBP 10,000,000 any one accident or series of accidents arising out of one original cause
Products Liability	GBP 10,000,000 in the aggregate any one period of insurance
Excess	GBP 500 Third Party Property Damage
Territorial Limits:	UK, Channel Islands, Isle of Man and EU
Wording Applicable:	Association Motorsport Wording Underwriters: DTW 1991 Underwriting Limited
Endorsements As Attached:	
Tuition Endorsemen	t

Signed:

Motorsports Conditions

30 December 2019 at DTW 1991 Underwriting Limited 6th Floor, One Creechurch Place, Creechurch Lane, LONDON, EC3A 5AF

Endorsements Attaching To Policy Number: 1657454

Tuition Endorsement

Public and Products Liability Section Exception 14 of the General Policy Exceptions of the Policy Wording is deemed to be deleted and the following substituted:

The company shall not be liable to indemnify the Insured in respect of liability arising out of:-

- a) Advice, designs, plans, formulae, or specifications
- b) Omission to perform a professional duty

Provided for a fee or in circumstances where a fee would normally be charged unless the Bodily Injury or Damage was caused by or was arising from any tuition instruction or advice given by or on behalf of the Insured to the Named Insured's clients or members in the normal course of the Business and provided that such tuition instruction or advice is given by a suitably qualified Employee or if not suitably qualified the Employee is under the direct supervision of a suitably qualified Employee.

Subject otherwise to the terms conditions and exclusions of the Policy

Motorsports Conditions (applicable to the Public Liability Section only)

It is a condition precedent to liability that you ensure that

- a) No participant who is intoxicated is allowed to partake in any insured activity
- b) The track is controlled at all times during all insured activities
- c) Participants wear helmets gloves and overalls where deemed appropiate
- d) Adequate first aid and medical facilities are kept available for use

We shall not be liable in respect of

- a) bodily injury to track marshalls or caused by one participant to another participant during any insured activity
- b) Damage occurring to the road ,track, circuit or other race surface or any equipment or circuit furniture whether hired or otherwise used for the purpose of the insured events

For the purposes of this endorsement, the following definitions apply

Participant - Any rider, passenger, driver, co-driver or navigator or any other person who has been granted permission to enter a restricted area

Official - Any person appointed by you to carry out official duties during the insured activities

Restricted Area - Any area requiring authorisation or permission to enter or any area where admission by spectators is prohibited including but not limited to the racing surface and pit area