

Commercial Select New Business Schedule

Please note that you must advise your insurance adviser of any changes to the risk and items to be covered.

Policy Number: 27/SZ/29238657/01

Agreement Number: Not Applicable

The Insured: ASSOCIATION OF RACING DRIVERS SCHOOLS (ARDS)

Postal Address: CASTLE COOMBE CIRCUIT
CASTLE COOMBE
CHIPPENHAM
WILTSHIRE

Effective Date: 01/01/2021

Renewal Date: 01/01/2022 at 12.00 hrs

Business Description: DELIVERY OF DRIVER INSTRUCTION AND GOVERNANCE OF ARDS INSTRUCTOR LICENSING SCHEME

Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

Z/1761/1 Contagious Disease Policy Exclusion Clause

Personal Accident

Insured Persons Categories

A

All Members of the Insured that have paid their annual subscription

Operative Time

Occupational including Commuting

Part 1. Accident Cover Scale of Compensation

Item Description

Sum Insured

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1. Death (Fixed)	£65,000
2. Loss of Sight One Eye/One Limb/Hearing One Ear/Speech (Fixed)	£65,000
3. Loss of Sight Both Eyes/Limbs/Hearing Both Ears(Fixed)	£65,000
4. Permanent Total Disablement (Fixed)	£65,000
5. Temporary Total Disablement (per week) - Percentage of Weekly Wage	75.00%
6. Temporary Partial Disablement (per week)	
Deferment Period for Items 5 and 6 (days)	14
Maximum Benefit Period for Items 5 and 6 (Weeks)	52

Maximum Benefit anyone Insured Person

Max Benefit Items 1-4 (per person)	£50,000
Max Benefit Items 5-6 (per week)	£1,000

Accumulation Limits

Aircraft Accumulation Limit	£10,000,000
Event Accumulation Limit	£10,000,000
Non-Scheduled Air Accumulation Limit	£2,000,000
Contamination by Terrorism Accumulation Limit	£5,000,000

Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/1/1 Personal Accident Extensions

Z/1716/1 Exclusions - Cyber Event - Personal Accident Section

Business Travel Section

B

All Category A Insured Persons

Operative Time

Business Travel outside or within the United Kingdom

Item Description

Item 1. Emergency Medical and Other Expenses	£100,000
Item 2. Cancellation, Curtailment and Change of Itinerary	NIL
Item 3. Personal Property	NIL
Item 4. Money	NIL
Item 5. Personal Liability	NIL
Item 6. Hijack and Kidnap	NIL
Item 7. Political Evacuation	NIL
Item 8. Legal Expenses	NIL

Declared Travel Pattern (Days)

UK	NIL
Europe	NIL
USA & Canada	NIL
Rest of the World	NIL
Total	NIL

Accumulation Limits

Cancellation, Curtailment, Change of Itinerary Accumulation Limit	£250,000
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Clauses applicable to this Section (please refer to the Clause Details for full wordings)

S/2/1 Medical Expenses Only

Z/1717/1 Business Travel Section Exclusions - Cyber Event

Clause Details

Z/1761/1 Contagious Disease Policy Exclusion Clause

General Exclusion 5. Contagious and Infectious Disease

5. Contagious and Infectious Disease (Not applicable to Employers Liability, Public / Products Liability, Liability Excess of Loss, Directors and Officers, Professional Indemnity, Cyber Liability, Personal Accident, Business Travel, Computer, Breakdown, Legal Expenses, Fidelity, Aviation Liability and Terrorism Sections)

Loss, damage, destruction, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by:

a.a Contagious or Infectious Disease;

b.the fear or threat (whether actual or perceived) of a Contagious or Infectious Disease;

c.the presence or suspected presence of Pathogens at, in or on the premises or property of any person or entity; or

d.any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence , outbreak, spread or effects of a Contagious or Infectious Disease or any Pathogens,

irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.

But this exclusion will not apply to Physical Damage to property insured under the Policy and any business interruption directly resulting from such Physical Damage, where such Physical Damage itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal or theft.

For the purposes of this exclusion:

Loss includes, but is not limited to financial and business interruption loss, loss of value, marketability or use of property, fines and penalties. Cost or expense includes, but is not limited to any cost to:

i. clean-up, detoxify, decontaminate, or remove Pathogens from any property where the property is or is feared to have been affected by Pathogens or a Contagious or Infectious Disease

ii. monitor or test for Pathogens or a Contagious or Infectious Disease; or

iii. provide medical treatment for persons affected by a Contagious or Infectious Disease

Physical Damage means physical loss, damage or destruction. For the avoidance of any doubt, the presence of a Pathogen on property or contamination of property by a Pathogen does not constitute Physical Damage;

Malicious persons do not include persons who maliciously, deliberately or recklessly:

i. cause Pathogens to come into contact with the premises or property of any person or entity; or

ii. cause or attempt to cause another person or persons to contract a Contagious or Infectious Disease and, in or by so doing, cause Pathogens to come into contact with the premises or property of any person or entity.

Contagious or Infectious Disease means

Any disease, illness or condition affecting humans or animals which is caused by or can be transmitted by means of any Pathogen, where the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including from one human to another, one animal to another, from an animal to a human or vice versa, or through contaminated water, faeces or food)

Pathogen means

Any pathogen, including but not limited to a virus, bacterium, parasite, fungus, other organism, micro-organism, any variation or mutation thereof, whether deemed living or not, or any other substance or agent capable of causing a Contagious or Infectious Disease

S/1/1 Personal Accident Extensions

The Personal Accident Extensions are deleted with the exceptions of the following: Dental Expenses Fracture Benefit Funeral Expenses and Urgent Estate Expenses Hospitalisation Benefits Optical Expenses Rehabilitation Expenses Trauma Counselling Applicable Section(s): Personal Accident

Z/1716/1 Exclusions - Cyber Event - Personal Accident Section

This Section does not cover claims in any way caused or contributed to by a Cyber Event or Denial of Service.

Definitions

Computer System means any computer, hardware, software, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or data storage device, networking equipment or back up facility.

Cyber Event means an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System or any data by any person or group(s) of persons.

Denial of Service means any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service includes, but is not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

Write-back

Where coverage is provided, this exclusion does not apply to

1. The Personal Accident Section
2. Sickness

Subject otherwise to the terms, conditions and exclusion of this Policy.

S/2/1 Medical Expenses Only

The following Items of Cover are deleted: 2-8. Applicable Section(s): Business Travel

Z/1717/1 Business Travel Section Exclusions - Cyber Event

This Section does not cover claims in any way caused or contributed to by a Cyber Event or Denial of Service.

Definitions

Computer System means any computer, hardware, software, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or data storage device, networking equipment or back up facility.

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Write-back

Where coverage is provided, this exclusion does not apply to

1. The following coverage under the Business Travel Section
Item 1-Medical and Emergency Travel Expenses
Item 7-Political Evacuation
2. Sickness

Subject otherwise to the terms, conditions and exclusion of this Policy.