Association of Racing Drivers Schools (ARDS)
Personal Accident Insurance – Important Information

This document is a summary of some of the key information about the **Personal Accident Insurance** cover arranged on behalf of ARDS registered and paid-up Members. Please refer to the ARDS website to see full details of the terms, conditions and exclusions contained within the policy wording and its Policy Schedule.

Who is insured under this type of insurance?

The **Insured Interests** are –

- The Association of Racing Drivers Schools (ARDS) as Policyholders
- All ARDS licensed member instructors who have paid their annual subscription

What is insured?

Accidental bodily injury resulting in –

	Benefit Payable
1. Death	£65,000
2. Loss of Sight One Eye/One Limb/Hearing One Ear/Speech	£65,000
3. Loss of Sight Both Eyes/Limbs/Hearing Both Ears	£65,000
4. Permanent Total Disablement	£65,000
5. **Temporary Total Disablement** (per week) - Percentage of Weekly Wage.	75%

Temporary Total Disablement which completely prevents you from performing each and every function of your usual occupation as an ARDS Instructor.

6. **Temporary Partial Disablement** (per week)	40%

Temporary Partial Disablement that completely prevents you from performing more than 50% of the functions of your usual occupation as an ARDS Instructor.

Deferment Period for Items 5 and 6 (days)	14 Days
Maximum Benefit Period for Items 5 and 6 (Weeks)	52 Weeks

Maximum Benefit any one Insured Person

Max Benefit Items 1-4 (per person)	£65,000
Max Benefit Items 5-6 (per week)	£1,000

arising out of and in the course of carrying out instruction duties as described within the **Business activities** which are –

Delivery by ARDS licensed and paid-up subscribing member instructors of Driver Instruction which –

a) the Novice Drivers Training Course and the Advanced and Junior Drivers Race Training Courses,

b) guidance tuition or exposure as a driver or passenger for customers or guests during

(i) official experience days, corporate days, driving events and competitive test days
(ii) track days but only where an ARDS member instructor has been engaged independently by a customer or guest to provide specific tuition

where the provision and involvement in respect of such events is undertaken by the ARDS licensed and subscribing member instructors at **ARDS Racing Schools** or **ARDS Approved Venues**

ARDS Racing Schools

- Castle Combe
- Goodwood Motor Circuit
- Kirkistown Race School
- Knockhill Racing Drivers School
- Motorsport Vision – Brands Hatch, Cadwell Park, Oulton Park, Snetterton and Donington Park
- Silverstone Circuit
- Trac Mon Anglesey
- The Motorsports School – Mallory Park & Lydden Hill
- Thruxton Motorsport Centre incorporating Croft Circuit and Pembrey Circuit

ARDS Approved Venues - extends to include Motorsport UK licenced venues plus the following:

- Millbrook Proving Ground
- MIRA
- Bedford Autodrome
- Blyton Park
- Hethel
- Llandow Circuit

EU Circuits licensed by the FIA

Any other venue will need to be approved by both ARDS and the Insurers before any cover can be confirmed

Operative Time of Cover
Cover is restricted to “whilst carrying out instructing duties” as summarised in the **Business activities** on the previous page

ADDITIONAL INSURED BENEFITS			
Item	**Benefit**	**Amount Payable Up To**	
a.	Dental Expenses	£2,500	
b.	Fracture Benefit	£5,000	
c.	Funeral Expenses	£10,000	
d.	Urgent Estate Expenses	£2,000	
ADDITIONAL INSURED BENEFITS *(continued)*			
Item	**Benefit**	**Amount Payable Up To**	
e.	Hospitalisation Benefit	£75	For **each** continuous 24 hour period as an In-Patient
f.	Optical Expenses	£500	
g.	Rehabilitation Expenses		
	• Physiotherapy	£2,000	Maximum overall £3,000
	• Travel to Hospital	£100 per week	
h.	Trauma Counselling	£2,500	

What is NOT insured?

1. sickness disease or Post Traumatic Stress Disorder other than **Associated Illness**

   Associated Illness means sickness, disease or Post Traumatic Stress Disorder that results directly from the **Insured Person** sustaining Accidental Bodily Injury that would not otherwise have arisen and had not previously arisen.

2. death or bodily injury to any ARDS Instructor aged over the age of eighty (80) at the start of the period of insurance

3. the first 14 days of Temporary Total Disablement or Temporary Partial Disablement (known as the Deferment Period)

4. claims arising from undertaking travel anywhere in the world

5. radioactive contamination

PLEASE REFER TO THE POLICY WORDING FOR FULL DETAILS OF THE EXCLUSIONS LIMITATIONS AND CONDITIONS

What are my obligations?

1 Reasonable Precautions

The insured ARDS Instructor shall take all reasonable precautions to –

a) prevent accidents and any injury, loss, destruction or damage, and
b) shall take all reasonable steps to observe and comply with statutory or local authority laws, obligations and requirements.

2 Provision of adequate Information

If you do not provide accurate and complete answers to any questions that you are asked, your policy cover may not operate in the event of a claim, or Insurers may not pay any claim to be accepted in full, or your policy cover could be declared as invalid.

In the event that a claim involves Temporary Total Disablement or Temporary Partial Disablement Insurers usually request written evidence of your business gross earnings and receipts for a minimum period of 3 months (sometimes longer). The information may need to be supported by redacted bank account statements or figures confirmed by your accountant (where applicable).

3 Claims Procedures

It is very important that any circumstance or incident that arises that is or may be likely to result in a claim **MUST BE IMMEDIATELY NOTIFIED TO EVERYWHEN**.

You must follow Everywhen's claims process which can be found on the separate Information sheet posted on the ARDS website titled 'HOW TO MAKE A CLAIM'.