

Commercial Select Renewal Schedule

Your insurance policy is renewed from 1st January 2022.

Please note that the premium, terms and conditions of your policy have been based on the details you have given us. If there have been any alterations to those details it is important that you tell us about them so that your cover remains operative. If you have any doubts about what you should tell us, please contact your insurance adviser.

Policy Number: 27/SZ/29238657/01

Agreement Number: Not Applicable

Account Number: 27/92102

The Insured: ASSOCIATION OF RACING DRIVERS SCHOOLS (ARDS)

Postal Address: CASTLE COOMBE CIRCUIT
CASTLE COOMBE
CHIPPENHAM
WILTSHIRE
SN14 7EY

Effective Date: 01/01/2022

Renewal Date: 01/01/2023 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)

S/3/1 Rate Stability Agreement

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
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

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

S/3/1 Rate Stability Agreement

In consideration of the Insured agreeing to maintain all Applicable Sections of this Policy it is agreed that The Insurer will renew the Policy at the rates of premium in force Provided that A. The Loss Ratio across this Policy and the associated Allianz Global Corporate & Specialty does not exceed 40%. B. The Insured wherever possible notifies The Insurer immediately of all known injury or loss which has occurred. C. any increase or decrease in the rating exposures will generate additional or return premiums at the end of each Policy Period.

All other terms, conditions and exclusions of this Policy apply.

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

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.

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 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.

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