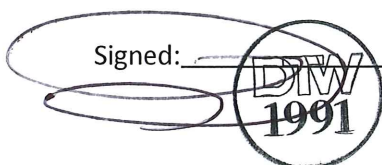


## MOTORSPORT SCHEDULE

Policy No:	1389014	UMR: B6991SCO2017S02
Insured:	Association of Racing Driver Schools (ARDS) and ARDS licensed instructors	
Address of Insured:	Castle Combe CHIPPENHAM Wiltshire SN14 7EY	
Business of Insured:	Delivery of novice driver training schools	
Interest:	Whilst instructing any Racing Venue in the UK and EU, for any Organising Company, whilst working as a freelance instructor and contingent Insurance whilst working for an ARDS school.	
Broker:	Towergate Underwriting Group Limited	
Period of Insurance:	01 January 2018 to 31 December 2018 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 Endorsement Motorsports Conditions		

Signed: 

22 December 2017 at DTW 1991 Underwriting Limited  
71 Fenchurch Street, London, EC3M 4BS

**Endorsements Attaching To Policy Number : 1389014**

**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**

**Motorsports Conditions  
(applicable to the Public Liability Section only)**

It is a condition precedent to liability that you ensure that

- A ) No alcohol is sold or supplied during any event to any **participant** or **official**
- b) No **participant** or **official** who is intoxicated is allowed to partake or officiate in any insured activity
- c) All spectators are separated from the trackside
- d) The track is marshalled at all times during all insured activities
- e) **Participants** wear helmets gloves and overalls where deemed appropriate
- f) Adequate first aid and medical facilities are kept available for use
- g) Fuel is kept in a safe environment and any refuelling takes place in a safe environment away from spectators and any participants who are not directly involved in the refuelling process

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