



Specialist Driving Skills Agency Summary of Liability Cover

Covered Parties	Specialist Driving Skills Agency and all full time accredited instructors
Policy Number	B6991SCO2016S02
Cover Provided By	Lloyds of London, Syndicate DTW 1991
Renewal Date	01 March 2018

Entitled to Indemnity

- SDSA - Accredited Instructors
- SDSA
- Landowners

Insured Activities

- SDSA Accredited Driver – Instruction, Training, Coaching, Demonstrating and Supervising

Risks Insured

This Section shall cover, in accordance with the Indemnity Agreement, accidental:

- Bodily Injury to any person other than an Employee
- Loss of or damage to Property
- Nuisance caused by (a) or (b) above

However, this shall not include promotional materials, merchandise or souvenirs sold or supplied in connection with an Insured Event, provided that the total indemnity payable by the Company shall not exceed the Limit of Indemnity stated in The Schedule.

Geographical Limits

Worldwide excluding the USA / Canada

Limit(s) of Indemnity

Public Liability	£10,000,000	any one accident or series of accidents arising from one originating cause unlimited in the period of Insurance
	£10,000,000	any one occurrence in respect of Bodily Injury & Property Damage arising out of tuition

SPORTS INSURE

Extensions

- Contractual Liability
- Damage to leased or rented premises
- Contingent non-Owned motor vehicle Liability
- Cross Liabilities
- Indemnity to Principal
- Court Attendance Costs

Exclusions

The Company shall not indemnify the Insured under this Section against liability arising directly or indirectly from;

- Bodily Injury or loss of, or damage to property, caused by any participant to any other participant
- The sale of or the consuming of alcoholic beverages to any participant or official before or during any Insured Event
- Fines and penalties
- Professional services
- Property in custody or control
- Pollution
- System failure
- War risks
- Defamation
- Wrongful arrest
- Asbestos and toxic materials
- Offshore risks
- Radioactivity
- Terrorism

Conditions

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 or driving activities supervised at all times during all insured activities
- e) **Participants** wear appropriate clothing during any insured activity
- 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 marshals or caused by one **participant** to another **participant** during any insured activity
- b) Damage occurring to the road ,track, circuit or other race surface used for the purpose of the insured events

For the purposes of this endorsement, the following definitions apply:



Definitions	
Insured Event	Any activities taking place under SDSA Certification
	All support activities held in conjunction with an Insured Event shown above, including administrative functions.
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