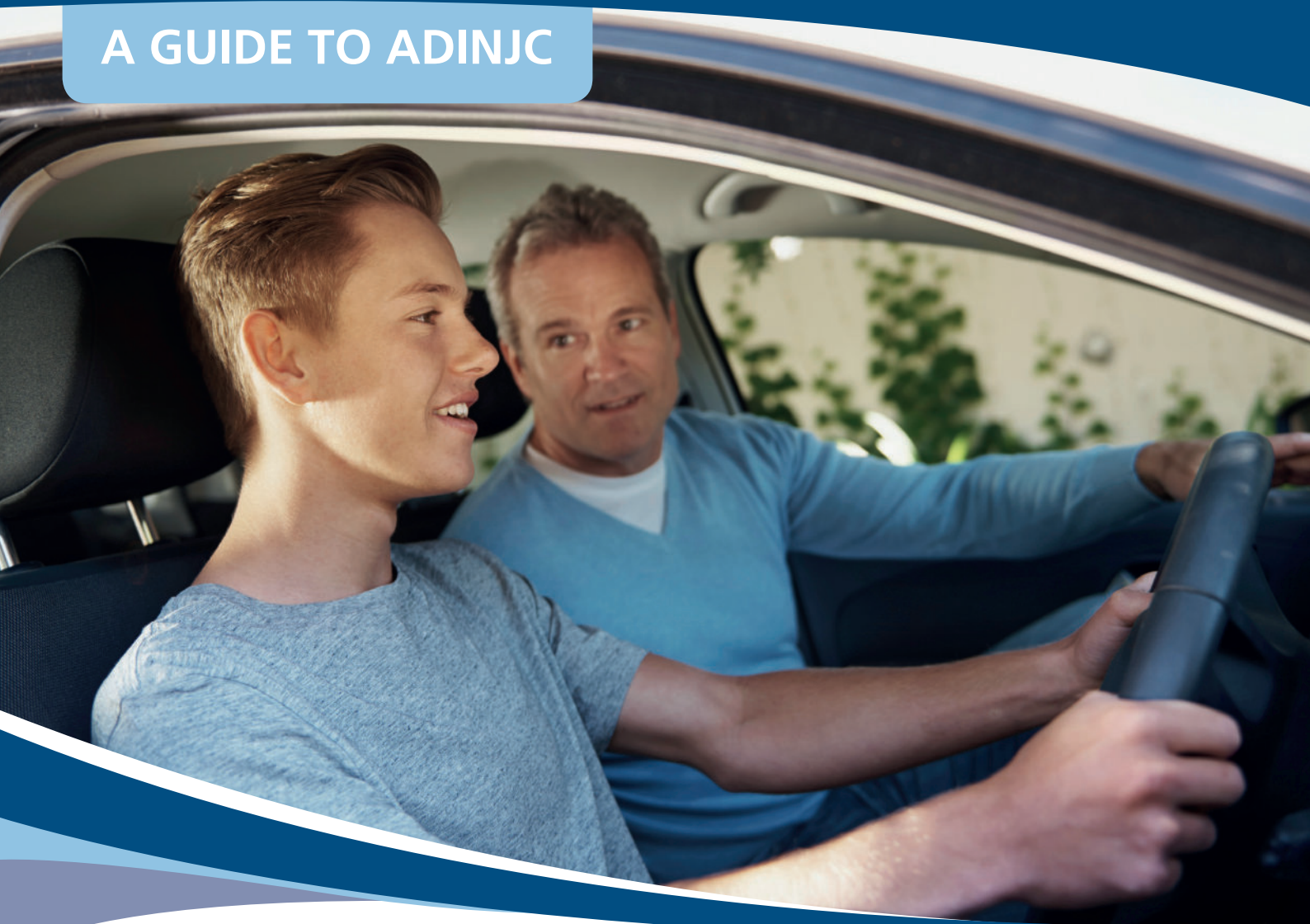


A GUIDE TO ADINJC



Professional Indemnity Driving Tuition

Why is Professional Indemnity cover so important?

Because we all make mistakes in life, including in our business operations as a driving instructor.

However, if you make a mistake in running your driving school, the consequences can be very serious. You could, for instance, be sued for vast sums of money. Professional Indemnity will provide you with protection in case someone decides to take action against you even when you haven't done anything wrong.

The ADINJC Professional Indemnity insurance, provides the valuable protection you need as a driving instructor offering professional advice to the public, to prevent this happening. It covers you when, as a result of negligence, you are sued for losses or damages by a third party. In short, it gives you peace of mind: if a claim is brought against your business, you won't have to worry about the financial implications of a lawsuit. The ADINJC policy provides £5 Million cover for each and every member, ensuring you have sufficient cover. The policy also has a low policy excess of £500 for each and every claim.

You can find details of Waveney Group Schemes by going to www.driving-school-insurance.com

Waveney
Group Schemes
PART OF THE TOWERGATE GROUP
Tuition Insurance

It could happen to you!

The cost of negligence will depend on the size of the risk. Professional people – from lawyers and doctors through to web designers are especially advised to have the appropriate cover in place, as they provide professional advice and services. Driving instructors also provide professional advice to their pupils, advising on such matters as road safety and coaching them to pass their DVSA driving test.

A couple of examples will give you some idea of the day-to-day risks you can run, and the ways in which Professional Indemnity insurance can help:

- Providing incorrect advice around the process of applying / sitting a driving examination
- Incorrectly processing such an application for a pupil
- Defamation against another driver trainer and/or driver training school
- Innocently misrepresenting pass rates, misleading or deceptive advertising
- Claims arising from incorrect off road assessment
- Claims arising from breaches of the rules governing your appointment as a driving instructor or assessor
- If a lorry driver lost his licence as a result of incorrect training, a financial loss may arise from the impact this has on his/her business
- In respect of loss of documents, losing details of pupils or any other client documents in your care.
- Recently a company was found at fault for disclosing confidential customer information to a third party. The Professional Indemnity claim was for £35,000 including costs

What does it cover?

Your driving school is exposed daily to a large number of 'danger zones' which can be protected against.

Here are some of the more common ones:

- Consumer Rights Act 2015
- Breach of implied statutory terms under the Sale of Goods Act 1979 and Supply of Goods and Services Act 1982
- Unintentional infringement of intellectual property rights
- Loss of documents or data
- Unintentional defamation (both libel and slander)
- Unintentional breach of confidence, confidential duty or misuse of information
- Any negligent act, error or omission

Who arranges the cover?

The ADINJC have engaged the services of Waveney Group Schemes, the UK's largest provider of driving instructor insurances and part of the Towergate Group. There is no substitute for seeking professional advice on Professional Indemnity cover. With over 100 UK offices, Towergate is the largest provider of insurance products and services to the SME market.

As a strategic partner of the ADINJC, we help its members with their insurance needs by providing a trusted local broker service.

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This publication is a general overview and discussion of the subjects dealt with. It should not be used as a substitute for taking legal or other professional advice in any specific situation. Waveney Group Schemes accepts no responsibility for any actions taken or not taken in reliance on it.

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