

Public Liability Driving Tuition

Why is Public Liability cover so important?

Because we all make mistakes in life, including in our business operations as a driving instructor. Quite simply, if a member of the public (or any other third party) is injured or suffers damage to their property, arising out of the conduct of your business as a driving instructor, you could be held responsible.

The ADINJC Public Liability insurance, is designed to provide protection from claims against you by third parties who may have suffered personal injury or damage to their property, during contact with your driving school. Most motor policies provide you with a compulsory £20 Million Public Liability cover for accidents and injuries that occur as a consequence of having an accident. The ADINJC believes it's important to ensure you also have sufficient cover away from the vehicle, and have therefore arranged for its paid up members to benefit from £10 Million Public Liability cover away from the vehicle. The policy also has a low policy excess of just £500 for each and every claim. The ADINJC policy provides £10 Million cover for each and every claim during the life of the policy.

A range of claims can arise. These can extend from accidents at your own business premises, to incidents that occur whilst providing advice or tuition whilst working away from your vehicle.

Increasingly, it is a requirement of many customers, principals, and clients (particularly local authorities and government agencies), that you be asked to present proof of Public Liability insurance before they will work with you, or allow you to work on their property or premises.

Compensation arising from Public Liability claims can be substantial, and may include loss of earnings, future loss of earnings and damages awarded to the claimant. In addition, considerable legal costs in defending the claim can be incurred, and the claimants' legal costs may also be awarded against you if you are found to be at fault. All would be covered under a comprehensive Public Liability policy

Claims for trips, slips and falls are the most common, but there are other events that can lead to a claim against you. The following are examples of potential claims that can give rise to public liability claims against your driving school:

- you open your door for a pupil who you inadvertently trip over, causing an injury;
- you spill a hot drink in a classroom and a pupil slips over on this, causing an injury;
- a pupil falls over some cones you have positioned to practice parking, causing an injury;
- you knock over a valuable antique whilst waiting for a pupil at their home;



What level of cover do I need?

It is usual for most small businesses to arrange Public Liability Insurance cover with a limit of indemnity of at least £1 Million, and higher limits are regularly arranged. The indemnity limit under the policy arranged by the ADINJC for its members is £10 Million, to ensure you have sufficient cover for most eventualities. Underinsurance can be a serious issue in the event of a large claim, and this is easily avoidable by providing you with a higher level of cover. For full policy information including policy terms and conditions please refer to the policy booklet and Key Facts.

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 Public Liability 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.

**Waveney
Group Schemes**
PART OF THE TOWERGATE GROUP
Tuition Insurance

ADI
NATIONAL
JOINT COUNCIL

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

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.

Waveney Group Schemes is a trading name of Towergate Underwriting Group Limited. Registered in England No. 4043759.
Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Authorised and regulated by the Financial Conduct Authority