

# Certificate of Insurance

## Driving Instructor Public Liability & Professional Indemnity

**Policy Number:** PI24A1047276

**Scheme Provider:** Instructors of the Towergate Driving Tuition Facility provided by HCC International

**Insured:** Paid up members of the Approved Driving Instructor National Joint Council (ADINJC)

**Business Activities:**

Driving Tuition/Coaching/Learning, Driver Training, Road Safety Advice, Fleet Driver Development Training, Driving Tuition Association Committee Member, Member of an advanced driving scheme, (ROSPA, IAM) or providing advanced tuition.

**Address:** As per policy schedule

**Period of Insurance**

**From:** 01/01/2024

**To:** 31/01/2025                      both dates inclusive

**Contact us**

Tel +44 (0)20 7702 4700  
mail@tmhcc.com  
tmhcc.com/international

Tokio Marine HCC is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) and Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at 1 Aldgate, London EC3N 1RE | tmhcc.com

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## Section 1 - Professional Indemnity

<b>Indemnity Limits</b>	GBP £5,000,000 any one claim defence costs in addition
<b>Excess:</b>	GBP £250 each and every claim does not apply to defence costs
<b>Geographical Limits:</b>	Worldwide excluding USA/Canada
<b>Jurisdiction:</b>	Worldwide excluding USA/Canada

## Section 2 - General Liability

<b>Indemnity Limits</b>	
<b>Employers Liability:</b>	NOT APPLICABLE
<b>Public Liability:</b>	GBP £10,000,000 any one occurrence
<b>Products Liability:</b>	GBP £10,000,000 any one occurrence and in all in the Period of Insurance
<b>Pollution Liability:</b>	GBP £10,000,000 any one occurrence and in all in the Period of Insurance
<b>Excess:</b>	GBP £250 each and every claim in respect of Damage
<b>Applicable Courts:</b>	
A)	NOT APPLICABLE
B)	Public, Products, Pollution Liability: Worldwide excluding USA/Canada

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## Policy Exclusions

### HCC 307

#### Physical, Emotional and Sexual Abuse

##### Exclusion

**Insurers** shall not be liable to indemnify the **Insured** against any claim alleging physical, emotional, or sexual abuse, sexual harassment, sexual molestation, racial discrimination or unlawful detention by any party, including but not limited to the **Insured** or any **Employee** or agent of the **Insured**.

All other terms and conditions of this Policy remain unaltered.

### HCC 524 Covid -19 Exclusion

**Insurers**, in addition to the exclusions contained elsewhere in this Policy, shall not be liable to indemnify the **Insured** nor make any payment under this Policy in respect of any **Circumstance**, claim or loss arising directly or indirectly out of or in any way involving:

- a. Coronavirus disease (COVID-19);
- b. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c. any mutation or variation of COVID-19 or SARS-CoV-2;
- d. any fear or threat (whether actual or perceived) of a), b) or c) above.
- e. action or omission of any kind to control, prevent, suppress, mitigate, eliminate or in any way relating to any actual or suspected outbreak of or infection or contamination by any of a), b) or c).

All other terms and conditions of this Policy remain unaltered.

### PMR 016

#### General Exclusion

**Insurers**, in addition to the exclusions contained elsewhere in this Policy, shall not be liable to indemnify the **Insured** under Section 1 against any claim or loss arising directly or indirectly out of or in connection with motorcycle tuition instructors.

All other terms and conditions of this Policy remain unaltered.

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