

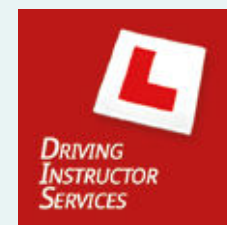


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Members News:

Editor: Parv Walling
parv@parv.co.uk

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Views expressed in this newsletter are the views of the people who wrote the article and not necessarily that of the ADINJC.

Your ADINJC Governing Committee for 2020

PRESIDENT
Neil Peek - Suffolk
president@adinjc.org.uk



VICE-PRESIDENT
John Ashton - Essex
john.fairway@btinternet.com



VICE-PRESIDENT
Nick Ibbott - London
nick.ibbott6@hotmail.co.uk



EXECUTIVE OFFICERS

CHAIRMAN
Lynne Barrie - Staffordshire
chairman@adinjc.org.uk



DEPUTY CHAIRMAN
Matt Stone - Northampton
depchair@adinjc.org.uk



GENERAL SECRETARY
Sue Duncan - Plymouth
secretary@adinjc.org.uk



TREASURER
Peter Boxshall - Essex
boxshallpeter@hotmail.com



DEPUTY TREASURER
Chris Porter - Bedfordshire
admin@adinjc.org.uk



LIAISON OFFICER
Clive Snook - Dorset
liaisonofficer@adinjc.org.uk



MEMBERSHIP SECRETARY
James Quinn - Birmingham
membership@adinjc.org.uk



HEAD OF TRAINING
Lin Western - Essex
linwestern@aol.com



COMMITTEE MEMBERS

Leigh Brookes
Worcester
leighbrookes@outlook.com



CHARITY LIAISON OFFICER
Tina Cassady - Nottingham
fabdriving@gmail.com



Dan Hill
Hampshire
daniel.hill@mydrivetime.co.uk



Stewart Lochrie
Glasgow
stewart@caledonianldt.com



Andrew Love
Kettering
info@luv2drv.co.uk



Charles Moffat
Northampton
charles@charlesmoffatconsultancy.co.uk



George Simpson
Northampton
driving@weekendwheels.net



Parv Walling - Newsletter Editor
Watford
parv@parv.co.uk



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From the Chair..... a monthly report



As I write this in England we have just gone into a second lockdown and we are in a position where each of the four nations are under different rules and guidance. This brings pressures for us all as ADIs and for our families and loved ones, not just financially but with mental anxiety and the stress of how to cope. I'm sure in England we are all hoping it will just last a month and that the R rate will drop again to safer levels. In the first lockdown I was well aware of the daily news and figures of people contracting Covid-19 but I actually never knew anyone personally who had been ill with it. What I am now aware of is how that has changed and as I talk to friends and family it all feels much closer to home and I was starting to feel more at risk going out to work in the car. Obviously we have had a lot of phone calls and emails asking us all sorts of related questions to this second lockdown. I was pleased to see that the initial guidance from DVSA when it came out was clearer and stated:

Following the announcement on Saturday 31 October 2020 around further lockdown measures being introduced in England, we are working closely with the Government to agree the impact these will have on DVSA services. All driver and rider training and tests will be suspended in England from 5 November until 2 December 2020. We will be contacting affected test candidates soon.

We then had more information from DVSA after which I released a statement to say:

"I want to thank the team at NJC for working the late hours to get out information for you. Having finally got more information from DVSA late last night for restrictions in England, it restated that Government guidance directs that for the duration of the lockdown driver and rider training lessons should not take place. This is in the interest of everyone's health and to protect the NHS.

It also clarifies:

- *There will be no critical worker tests and ADIs and PDIs are advised not to provide critical worker lessons. It does state this will be kept under review*
- *Candidates should not travel into other parts of the UK to take tests and will be refused.*
- *The advice is for cars and motorcycle training*
- *Candidates who have practical tests cancelled will be contacted and sent a new date by DVSA*
- *Unless the lockdown is extended the date to resume work is December 2nd as lockdown ends at 00:01 on that day.*

We are aware there are still many questions that members need to have answered and we will endeavour to get these to you as soon as we have them from DVSA in the coming days. The ADINJC would urge you to follow the Government Guidance.

If any of you choose not to follow this guidance you should seek confirmation from your insurers regarding your cover".

The NJC and NASP will endeavour to send out a list of FAQs and help you with the issues you have raised around vocational training, pink badges, green badge renewal, how candidates will be able to book another test to name just a few. We were hoping to have the answers to the questions we sent to the DVSA as NJC by the time our webinar went live on the Monday evening at the start

of November. I can assure those people who were quick to say we got the timing incorrect for the webinar that we had no reason until literally a few hours before to think we wouldn't have the answers from DVSA as we had liaised with them throughout the day. I was pleased therefore to still be able to hold the webinar successfully and for the support from all the people who attended and listened in.

These are difficult times for us all but the last thing we need is to have a divided industry falling out amongst ourselves, we need to support each other and be kind to each other even though we may have different views we need to be tolerant of each other. It has been an extraordinary time for us all and we have tried hard to support all 4 nations during coronavirus but I don't mind admitting that has become harder as time has gone on. We will do our utmost to support you all and I want to thank those of you who have also helped us by staying in touch, helping with information and sending us messages of support. We accept any feedback we are sent and do our best to act on it after careful consideration.

Thank you for all the messages and this recent one below sums up a message I want to convey to the team at NJC who work so hard to run the association. It was placed on Facebook by a member:

The ADINJC have been with ADIs throughout this whole epidemic, they've advised us, supported us, and done everything they can for us for which I'm truly grateful. When we find out what affects our industry this time around these unsung heroes who have championed our corner, will be there to help and advise, thank you from the bottom of my heart.

Another said: No matter of the time of day or evening whenever I have tried to contact the ADINJC, there has always been someone there who has responded straight away. Such commitment is rare, but always appreciated. Thanks for everything.

If you would like to join us you can find us here -
<https://www.facebook.com/groups/191554517927132>

In response to the recent events with coronavirus we have set up our talk line again for anyone who needs help in coping in these difficult times. As before the line is manned by volunteers some of whom were former nurses trained in mental health and some who are former Samaritan volunteers, they will be a willing ear if you need them. Just contact us through myself at chairman@adinjc.org.uk or our secretary at secretary@adinjc.org.uk There is also information on the end of our newflashes. If you need help and advice on issues with work then call the helpline **0800 8202 444** or email us on the same email addresses so we can support you. We will hold any webinars we feel necessary during this month and we wrote letters immediately to the Chancellor and the Business Secretary after hearing the news from the Chancellor on what is available for the self-employed. We understand many of you who are newly qualified and haven't got the relevant accounts to show are falling through the cracks and are not receiving financial help.

AGM and Association Meeting by Zoom:

More details of our AGM and Association Meeting to be held by zoom on Saturday December 5th are in this newsletter. This is an important meeting for us and if you would like to attend you will need to let our secretary, Sue Duncan know please so we can track who is at the meeting and which group or local association they are representing. As part of the Association Meeting we have a talk from Charles Moffat our committee member. Charles is a former Senior Investigating Officer, Expert Witness and Advisor on Professional Standards and his talk is about "Corruption, Professional Standards and What to expect from a DVSA Investigation". Meanwhile he has been busy helping and supporting members. It's a first for us to be holding an AGM by zoom but we are getting used to the new skills needed and as a team we are constantly learning during Covid-19.

From the Chair..... a monthly report



Graduated licences are shelved currently:

The Government has decided not to introduce graduated driver licensing (GDL) at least for the time being. The Transport Committee had been looking at and debating the issue along with taking expert advice over several months which had been hindered by Coronavirus. GDL is a scheme which places restrictions on new drivers for a period of time after passing their driving test for example not being able to drive at night or not driving with passengers under a certain age. However, giving evidence to the Transport Committee's young driver inquiry the roads minister Baroness Vere of Norbiton said the Government is not progressing work on GDL at present and instead, it will continue to focus its efforts on the Driver 2020 research project. The research which is costing some £2 million is designed to provide further evidence of what we need to do in this area. Driver 2020 is a research project which aims to help newly-qualified drivers improve their skills when they begin driving post-test. Described as the largest 'real-world' trial of its kind anywhere in the world, Driver2020 was launched by the Transport Research Laboratory (TRL) in 2019. Our understanding is that the focus will be on all-weather driving and night time driving education.

Consultations to reply to:

The following consultations may be ones you would like to take part in whilst you may have more time. The first is one on Parking on Pavements: This ends on November 22nd [click here](#).

Another is the updating the mobile phone laws consultation

People using a hand-held mobile phone in all circumstances while driving will be breaking the law, under new government plans unveiled by Roads Minister Baroness Vere to close a legislation loophole brought about by the developing technology over the years. It's already a criminal offence to use a hand-held mobile phone to call or text while driving, but not for other actions such as taking photos. While still distracting such actions aren't seen as 'interactive communication' so do not fit the current definition of the offence. Following a review of the offence, a consultation has been launched on bringing the law into line with modern technology meaning drivers caught taking photos, playing games or scrolling through a playlist behind the wheel will be clearly breaking the law. Ministers have rejected calls to go further by banning the use of hands-free functions. Drivers will still be able to continue safely using devices 'hands-free' while driving, such as a sat-nav secured in a cradle. The consultation closes on 17th January 2021 and can be found [here](#).

Finally:

Thank you all as members for staying on board the association and helping us by spreading and sharing the information about who we are and what we do. Also thank you to the wonderful team I work with on the committee, their hard work is inspiring.

During the first lockdown these were the words of Jacob Rees Mogg, Leader of the House of Commons:

"Driving instructors are one of the unseen engines of the country. They train future generations of drivers and I hope they can resume their important work safely as soon as possible". One of our aims must be

to get the recognition that we all deserve for the important and vital work we all undertake. The difference with our lessons currently is that we are all adapting to holding them in a Covid secure way.

As I send this to our editor Parv Walling who does such a great job each month with this newsletter news is coming in of a vaccine that may be available as soon as the end of this year for the most vulnerable categories. News that we may be able to return to a "new normal" by the spring is something to be hopeful about and helps us all stay positive.

Stay safe,

Best wishes

Lynne

Lynne Barrie - Chair

The ADINJC is a national association run by ADIs on a not-for-profit basis. We work tirelessly to inform, represent and support our members, and to promote the interests of our profession.

Virtual AGM and Final Association Meeting of 2020...

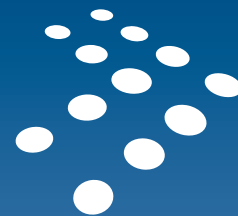
Virtual AGM and Final Association Meeting of 2020 to be held via Zoom on December 5th from 10am.

Have you booked your place? Increased attendance is highly anticipated for what will be the final virtual NJC meetings of 2020. With limited spaces available, if you haven't already confirmed, please contact our Secretary Sue Duncan asap. Thank you! secretary@adinjc.org.uk





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Excluded

We remain extremely concerned for our members who have been excluded from any financial help. These include the newly self-employed, people who worked hard to come into our industry but through sheer bad timing don't qualify for help. It also includes people who have served their country in the military and are in receipt of a pension and are now being penalised for their service.

There are nearly 3 million people in the UK in similar positions who have not received any financial help from the government since March.

On 5 November the ADINJC wrote again to the Chancellor and to the Business Secretary to ask for consideration to be given to people in this situation as it is clearly unacceptable.

We also wrote to MoneyBox and know that many of you have done so individually. Let's hope that the increased interest from the media will help push the government into some action. If you haven't done so already do consider writing in yourself, the more people that do the more likely they are to take some notice.

The email address is moneybox@bbc.co.uk, or call 03700 100 444. Lines normally open every Wednesday from 1300-1530.

Excluded UK also have a series of webinars running, and there's lots of interesting information on their website. You can also sign up to their newsletters, well worth doing if you haven't already.

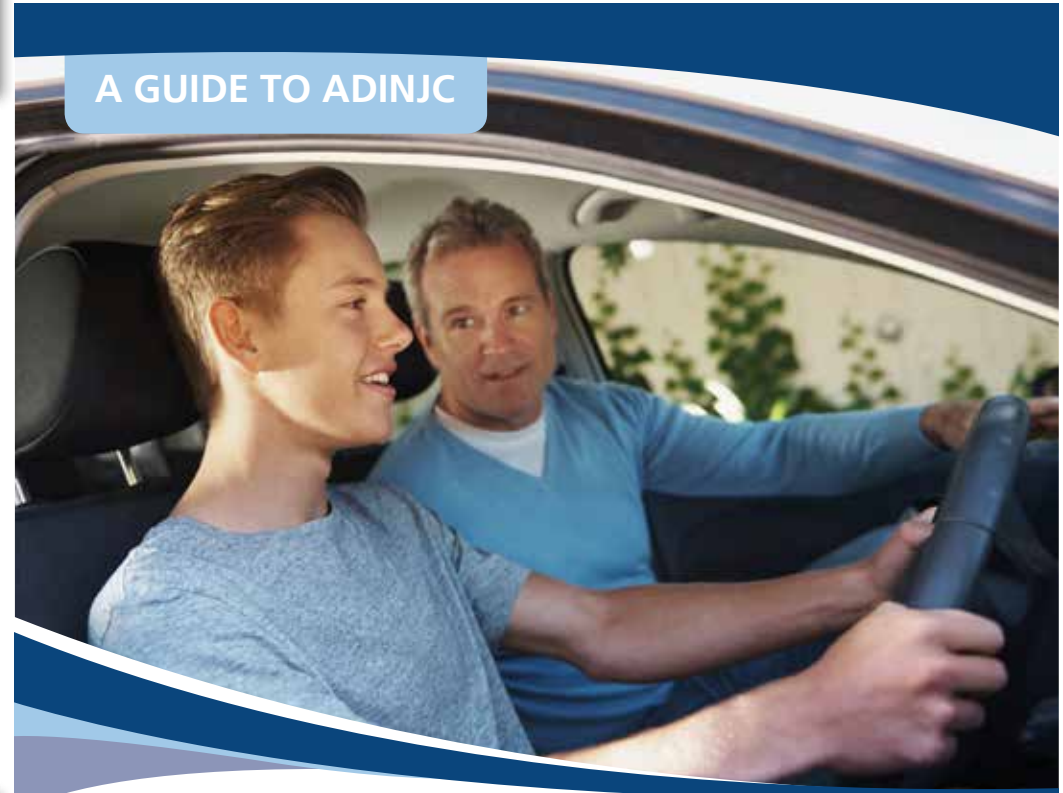
Latest news from II - www.intelligentinstructor.co.uk

On their website, featured recently:

- Important update – ADINJC & Intelligent Instructor National Conference & Expo rescheduled to 10th October 2021. [Click to read](#)
- Driving Test Wiz launches – the app to help learners pass their driving test. [Click to read](#)
- The road to electric – Research shows fewer than one in twelve drivers have current plan to switch to battery power. [Click to read](#)
- Eight things you should NEVER leave in the car. [Click to read](#)



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
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PART OF THE TOWERGATE GROUP
Tuition Insurance

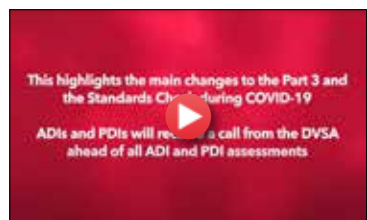
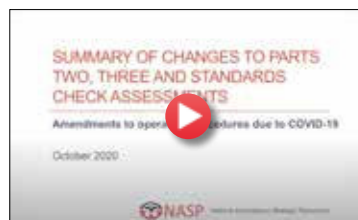
You should all be receiving the latest **ADINJC** and NASP newflashes from our very own beyond superhuman Secretary/Caped Crusader Sue! If in doubt, you'll find the latest links below for all ongoing NASP developments including latest NASP guidelines, DVSA Standard Operating Procedure, Q and A with DVSA and much more. DIA is currently in the NASP chair until Jan 2021.

NASP continues working hard on your behalf

Waiting rooms update

The efforts put in by **ADINJC** working together with our associates at NASP had been responsible for certain waiting rooms starting to open up. However, this was all happening in the midst of a looming 2nd lockdown. Please be aware that information from HSE to our Secretary Sue Duncan received last month may be subject to change. This is like most items these days, an ongoing and developing situation which we will continue to monitor, keeping you informed.

NASP have produced a handy walkthrough presentation detailing the main changes to the Standard Operating Procedures for ADI and PDI assessments, during COVID-19.



Working with DVSA we have also produced a video demonstrating what the changes may look like in practice.

Summary of the main changes to Parts 2, 3 and Standard Check assessments in the context of COVID-19

Click on PDF (right) image to view and download.



Stay updated at www.n-a-s-p.co.uk

Scotland Update - click to see the very latest!

The update on Scottish local protection levels for driver testing and training includes:

- Driving lessons in Level 4 areas;
- Driving tests in level 4 areas;
- Travelling out of a level 4 area for a test;
- Theory tests in level 4 areas; and
- A reminder of Level 3 travel restrictions.

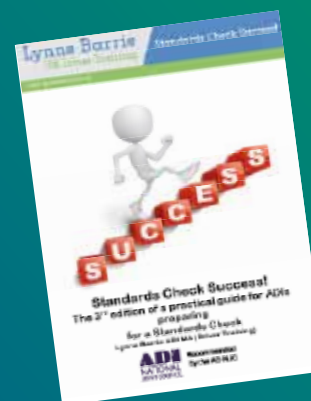
Lynne Barrie, MA Driver Training

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Standards Check Success!

"After reading your book I have an A with 50 out of 51! It helped calm me down, is very easy reading and reassuring. I almost feel like I know you now!" Sheila Holmes ADI

Additional insert with latest requirements during COVID-19



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0121 328 6226

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Relocated theory test centres

Oban

In case any of you use the theory test centre in Oban, it is currently not possible to use the usual location due to Covid 19 concerns. Unfortunately the alternative site at The View, 34 George Street has also closed due to the pressures of the lockdown restrictions. A new venue has now been found at The Royal Hotel and testing will start there on 12th November. New test centre address below:

Royal Hotel, Argyll Square, Oban PA34 4BE

Candidates with pre-existing bookings will be contacted and advised of the change in venue.

Cornish war veteran driving instructor 'has to stand in rain'

(Pre Lockdown 2)

A disabled war veteran driving instructor said he has been repeatedly forced to sit outside during wet and windy weather because of the closure of test centre waiting rooms. Andy Small, from Cornwall, said blanket national [closures due to Covid-19](#) were "ridiculous". "All instructors now have to sit or stand, outside, for up to 40 minutes while tests take place," he said. The Driver and Vehicle Standards Agency said it was reviewing the situation. Mr Small was medically discharged from the army in 2010 and has rheumatoid arthritis. He served in the Gulf War, completed two tours of Bosnia and was awarded the [Royal Warrant](#) in 2005. He said he could not stand for long periods so when pupils have been taking their tests, he would be sitting in the car park in a camping chair, holding an umbrella.



Petition: people power urgently needed here please!

Please ensure to lend your signature to the following, especially with the extremely cold weather fast approaching.

Petition details - Require the DVSA provide waiting areas/toilets for driving instructor/candidates



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There's no place like our homepage www.adinjc.org.uk which can take you straight to FAQs including regular updates so if you're looking for answers, please do make our homepage your first stop. You and your colleagues can also access the C-19 toolbox freely available there:

<https://www.adinjc.org.uk/training-resources/>

You will find a comprehensive collection of documents to help you prepare to return to work. These can be used as they are, or as guides. They can be changed to your logo, business name, and to suit your needs. These are the items currently in the toolbox:

- Useful Tool Box Links - Including financial, PPE, online hygiene courses
- Risk Assessments – 7 Control Measures
- Risk Assessment – Powerpoint presentation (can be used for group presentations)
- Full Risk Assessment – Steve Howe ADI
- Covid 19 – risk assessment presentation, pdf format
- Terms & Conditions during Covid 19
- NASP Guidelines
- Risk Assessments – why and when?
- Wording to clients – whilst we can't work
- Business beyond lockdown – Dan Hill, MyDriveTime
- Returning to Work after Covid 19 – greeting your client
- Returning to Work after Covid 19 – preparing your car
- Ideas for CPD during business downtime
- Client Risk Assessment Guidance Notes (Audrey Russell, Aberdeen Driving Schools Association)
- Client Risk Assessment (Audrey Russell, Aberdeen Driving Schools Association)

If you have any queries please e-mail Lin Western, Head of Training: training@adinjc.org.uk

Indeed, several people have written in to say that they have found the **toolbox** useful, so please do feel free to make use of it. We are adding to it all the time and it's been put together by Lin Western, our Head of Training along with help from Steve Howe, Derek Young, Audrey Russell and Colin Edwards. Please be aware it's not just for members, it's on the front page of the website for everyone to use!

Additional tool for the toolbox!

Our thanks again to Colin Edwards who has designed a website app that students will be asked to log into, read, sign and submit. Colin has kindly said that ADIs can use the system if they wish. To have a look at it, use the following details:

Website: <https://onedrivingsolution.uk/>

Username: **lessons**

Password: **onedriving**

Colin says you can copy it onto your own website, but if you have problems with this he can help, or can create a page on the system just for you individually. If you would like to make use of it, then Colin requests donations be made to the Stroke Association in the name of **ADINJC**. You can make a donation at <https://www.justgiving.com/fundraising/adinjc>

Remember, in addition to the current newsflashes Sue sends out for us, you can also access every latest update via 'latest news' on our website:

<https://www.adinjc.org.uk/blog/>

Whilst our daily newsflashes are normally a benefit of membership of the **ADINJC**, during these particularly tough times, we want to share information as widely as possible, so please feel free to pass them on. We are stronger together. The NJC continues to be dedicated to help you and we hope you and your loved ones stay safe and healthy. Please feel free to contact us for help and support.

We're always here for you

Reach out to us on the following telephone numbers:

Peter our friendly treasurer can be reached on our usual **ADINJC** helpline - he loves to hear from you on all things membership/advice so please don't be a stranger where he's concerned!

Peter our treasurer at the **ADINJC** helpline **0800 8202 444**

Sue our Secretary's number is **07855 453414**

HMRC Helpline: **0800 0159 559**

Citizens Advice Bureau - <https://www.citizensadvice.org.uk/health/coronavirus-what-it-means-for-you/>

Samaritans helpline - call free on **116 123**

NJC Talk Line

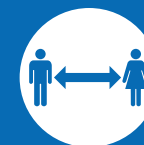
If you find at any point that you need someone to talk to from the NJC talk line, please get straight in touch and we'll ensure to arrange that for you. We're all here to help each other so please don't hesitate to get in touch if you need us. All calls will be treated in the strictest of confidence. As we approach the festive season, times such as these can sometimes feel overwhelming and this year could be particularly so. Can't emphasise the talk line enough, it's there for you as are we.



HANDS



FACE



SPACE

Lockdown 2 currently in action

New National Restrictions from 5 November

Information on the new national restrictions, including what they mean for working from home and business closures, why they are being introduced and the financial support available.

<https://www.gov.uk/guidance/new-national-restrictions-from-5-november>



Remember - 'Hands. Face. Space':

- Hands – wash your hands regularly and for 20 seconds
- Face – wear a face covering in indoor settings where social distancing may be difficult, and where you will come into contact with people you do not normally meet
- Space – stay 2 metres apart from people you do not live with where possible, or 1 metre with extra precautions in place (such as wearing face coverings or increasing ventilation indoors)

Applies to: England (see guidance for [Wales](#), [Scotland](#) and [Northern Ireland](#))

COVID-19 case numbers are rising rapidly across the whole of the UK and in other countries. We must act now to control the spread of the virus. The single most important action we can all take to fight coronavirus is to stay at home, to protect the NHS and save lives.

When we reduce our day-to-day contact with other people, we reduce the spread of the infection. That is why, from Thursday 5 November until Wednesday 2 December, you must:

1. Stay at home, except for specific purposes.
2. Avoid meeting people you do not live with, except for specific purposes.
3. Close certain businesses and venues.

These new measures will reduce the growth rate of the virus, which will:

- prevent the NHS from being overwhelmed
- ensure schools, colleges and universities can stay open
- ensure that as many people as possible can continue to work

On Thursday 5 November these national restrictions replaced the Local Covid Alert Level measures. The new measures will apply nationally for four weeks up to and including Wednesday 2 December. At the end of that period, we will return to a regional approach, based on the latest data.

These measures will be underpinned by [law](#).

Police and other authorities will have powers to give fines and break up gatherings.

You can help to protect your friends and family by downloading the [NHS COVID-19 App](#) to keep updated on the latest guidance from Thursday 5 November

There is separate guidance for [households with a possible or confirmed coronavirus infection](#).

Read all the restrictions on the .GOV site here...

<https://www.gov.uk/guidance/new-national-restrictions-from-5-november>

Sign up to get e-mail alerts about everything published on GOV.UK about Coronavirus (Covid-19)

<https://www.gov.uk/email-signup?topic=/coronavirus-taxon>

Work and financial support

<https://www.gov.uk/email-signup?topic=%2Fcoronavirus-taxon%2Fwork-and-financial-support>

Sign up to get e-mail alerts on everything published about driving and motorcycle tests on GOV.UK

<https://www.gov.uk/email-signup/?topic=/transport/driving-and-motorcycle-tests>

Latest .GOV - Wales

Our friends and colleagues in Wales have emerged from their own regional circuit breaker lockdown and can continue to keep Wales safe:

- Stay out of each other's homes, except in very limited circumstances
- Try to limit how many different people you meet
- Maintain social distancing
- Wash your hands regularly
- Work from home if you can

Read more FAQs about the national rules: <https://gov.wales/coronavirus-regulations-guidance>

Self-isolate if you or anyone in your household has symptoms.

<https://gov.wales/check-your-symptoms-see-if-you-need-coronavirus-medical-help>

If you have symptoms get a test - <https://gov.wales/apply-coronavirus-covid-19-test>

<https://gov.wales>

<https://gov.wales/unlocking-our-society-and-economy-wales-roadmap-published>

<https://gov.wales/publications>

<https://phw.nhs.wales>

<https://gov.wales/coronavirus>

<https://gov.wales/coronavirus-travel>

Political and Business news links:

https://www.bbc.co.uk/news/wales/wales_politics

<https://www.bbc.co.uk/news/topics/c52ew8q50z2t/wales-business>

Our friends and colleagues in Scotland have a system of local protection levels in place. See below for more information about the Scottish tiered system.

'Stopping the spread starts with all of us'

- wear a face covering
- avoid crowded places
- clean hands and surfaces regularly
- stay 2m away from other people
- self-isolate and book a test if you have COVID-19 symptoms (new continuous cough, fever or loss of, or change in, sense of smell or taste)

COVID protection levels: a system of local protection levels is in place. Check the protection level (tier) for your area and find out what you can and cannot do under each level:

<https://www.gov.scot/publications/coronavirus-covid-19-protection-levels/>

NHS Scotland Test and Protect App

<https://protect.scot>

'Stay safe, protect others, save lives'

<https://www.gov.scot/coronavirus-covid-19/>

<https://www.gov.scot/publications/coronavirus-covid-19-local-measures/>

<https://www.gov.uk/guidance/coronavirus-covid-19-driving-tests-and-theory-tests>

<https://www.gov.scot/publications/coronavirus-covid-19-framework-decision-making-scotlands-route-map-through-out-crisis/>

<https://publichealthscotland.scot>

<https://www.gov.scot/publications/coronavirus-covid-19-phase-3-staying-safe-and-protecting-others/>

Political and business news links:

https://www.bbc.co.uk/news/scotland/scotland_politics

https://www.bbc.co.uk/news/scotland/scotland_business



Our friends and colleagues in N. Ireland headed back into lockdown but with an added disagreement about when their current lockdown ends. What a nightmare for them when trying to run a business :-(

'We all must do it to get through it - stay safe save lives'

- Keep Distance
- Wear Face Covering
- Wash Hands

Get the StopCOVID NI contact tracing app

<https://www.nidirect.gov.uk/articles/coronavirus-covid-19-stopcovid-ni-proximity-app>

Book a test

<https://www.nidirect.gov.uk/forms/should-i-get-tested-coronavirus-covid-19>

Face coverings - 'wear one for everyone'

<https://www.nidirect.gov.uk/articles/coronavirus-covid-19-face-coverings>

Testing and contact tracing - 'Test, trace, protect'

<https://www.nidirect.gov.uk/articles/coronavirus-covid-19-testing-and-contact-tracing>

<https://www.nidirect.gov.uk>

<https://www.publichealth.hscni.net>

<https://www.nidirect.gov.uk/articles/coronavirus-covid-19-overview-and-advice>

Political and business news links

https://www.bbc.co.uk/news/northern_ireland/northern_ireland_politics

https://www.bbc.co.uk/news/northern_ireland

The Bolton News - Bolton loses 1 in 7 driving instructors

Bolton has lost one in seven driving instructors over the last eight years, figures show. Figures from the Department for Transport and the Driver and Vehicles Standard Agency (DVSA) show there were 290 Approved Driving Instructors in Bolton's BL postcode areas in June. This was 15% fewer than the 340 in June 2012, the earliest year figures are available. Across Great Britain, the number of instructors has fallen from 46,276 to 38,690 over this period – a drop of 16 per cent. We (NJC) were approached by James Mutch of the Bolton News and said the reasons for the number of instructors across Great Britain falling by more than 10% can be traced back to the last recession. Our Sue commented in much more detail for us and the entire article can be viewed here:

<https://www.theboltonnews.co.uk/news/18824106.bolton-loses-1-7-driving-instructors/>



A GUIDE TO ADINJC

Waveney
Group Schemes
PART OF THE TOWERGATE GROUP
Tuition Insurance



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;

Traffic Safety Roads

Published monthly by

The Graham Feest Consultancy
incorporating the UK Road Safety Network

For the latest Road Safety Information click on the image to download the latest copy of 'Traffic - Safety - Roads'.

Items this month include:

- Drug Screening
- The Stamp it Out Campaign
- London Pedestrian Problem
- Live Consultations
- Driving Since Total Lockdown
- The Tom Harrington Papers
- Legalisation of E-Scooters Recommended
- Reducing Casualties by Stopping Crashes!

Latest links from Road Safety GB

Road SafetyGB

Click the article to read

Road Safety Week survey highlights issue of excessive speeding.

TIE – reduce risk and consequence content to include more BCTs.



More not less driver training needed for semi-automated cars.

Latest Festival of Road Safety content.

Why are we wasting our time with speed enforcement?

Motorcycle KSIs 'reducing in all regions' – MAG

Road SafetyGB

You'll find the latest updates regarding DVSA via www.n-a-s-p.co.uk

There is also a 'latest' section from NASP in this newsletter.

All practical and theory tests suspended in England: update

We previously let you know that all practical driver, rider and theory tests would be suspended in England whilst the new national restrictions are in place. Following clarification from the Government these restrictions will last up to and including Wednesday 2 December 2020. This means all driver, rider and theory tests will restart on Thursday 3 December. We have emailed everyone with a test booked between Thursday 5 November and Wednesday 2 December to let them know it will be rescheduled to a new time and date. Driver and rider training should not restart until Thursday 3 December. We will continue to keep the situation under review in line with Government advice.

The Welsh Government has confirmed it will be lifting the firebreak restrictions in Wales from Monday 9 November.

What this means for you and your pupils

You can restart taking your pupils out on lessons from Monday 9 November.

What this means for practical tests

All practical tests will also restart on 9 November in Wales. This includes:

- car
- car and trailer
- motorcycle module 1 and 2
- vocational tests including Driver CPC module 4
- tractor tests
- ADI part 2 and 3
- ADI standard checks

Driving tests

Car windows must be open throughout the test

At least 2 windows on opposite sides of the car must be open throughout the test. Any combination of windows can be opened, for example, one from the front and back. Your pupils are advised to wear clothing suitable for the weather.

Make sure your car is clean

Because of coronavirus (COVID-19), you must clean the inside of your car before your test. This means:

- tidying any unnecessary items away from the dashboard, footwells, door pockets, cup holders and seats.
- wiping down the dashboard and car controls

The examiner will do an additional clean of some surfaces.

Wearing a face covering for practical tests

Your pupils must bring and wear a face covering for their practical test, unless they have a good reason not to. Good reasons are things like:

- having a physical or mental illness or impairment, or a disability
- wearing it would cause them severe distress

If they refuse to wear a face covering they will not be able to take their test.

If they do have a good reason they need to tell us when they book their test.

Reopening waiting rooms in Welsh test centres

As the UK government has announced further national restrictions in

England, we're pausing our plans to open up waiting rooms in England until after 2 December. We'll assess the feedback from instructors, customers and our examiners from the waiting rooms opened as part of the initial rollout to see how we can safely open up other waiting rooms in Wales. We'll update you again about waiting rooms as soon as possible.

What this means for theory tests in Wales

All categories of theory test will also restart in Wales on 9 November including ADI part 1 tests. Your pupils must bring and wear a face covering for their theory test, unless they have a good reason not to. Good reasons are things like:

- having a physical or mental illness or impairment, or a disability
- wearing it would cause them severe distress

They need to say if they have a good reason not to wear a face covering when they book their test. If your pupil cannot wear a face covering, they must tell us when they book their test. If they already have a theory test booked and have a good reason not to wear a face covering they need to call Pearson VUE on 0300 200 1122.

Update on driver CPC training

We wrote to you on 3 November 2020 to give you an update on how the national restrictions in England would affect DVSA services. We want to clarify how driver CPC training is affected by the restrictions. Where possible driver CPC training should be done remotely. But where this is not possible, classroom-based teaching in a suitable COVID-secure location environment is allowed. You should not carry out in-vehicle training. We will continue to keep this situation under review in line with government guidance.

Remember you can check [GOV.UK](https://www.gov.uk/guidance/coronavirus-theory-tests) for the very latest updates about:

- theory tests

<https://www.gov.uk/guidance/coronavirus-theory-tests>

<https://www.nidirect.gov.uk/articles/coronavirus-covid-19-and-motoring>

- driving tests

<https://www.gov.uk/guidance/coronavirus-covid-19-driving-tests-and-theory-tests>

<https://www.nidirect.gov.uk/articles/coronavirus-covid-19-and-motoring>

- instructor guidance

<https://www.gov.uk/government/publications/coronavirus-restarting-driver-and-rider-training-and-tests/coronavirus-restarting-driver-and-rider-training-and-tests>

<https://www.nidirect.gov.uk/articles/coronavirus-covid-19-and-motoring>

Sold a vehicle?

It's quick and easy to tell us online at <https://gov.uk/sold-bought-vehicle>

Stay up-to-date with the latest information about DVLA services by signing up to our email alerts: <https://public.govdelivery.com/accounts/UKDVLA/subscriber/new>

If your **photocard driving licence** or your **entitlement to drive** expires between 1 February and 31 December 2020 it will be automatically extended for 11 months from the expiry date.

We'll send a reminder when you need to renew.

More info: <https://gov.uk/guidance/dvla-coronavirus-covid-19-update#renewing-a-driving-licence>

Latest from Highways England



Caught on camera – 10,000 tailgaters spotted in just two weeks

Almost 10,000 vehicles were caught tailgating in the first two weeks of new cameras being tested to clamp down on the offence.

<https://www.gov.uk/government/news/caught-on-camera-10000-tailgaters-spotted-in-just-two-weeks>

A survey for Highways England found that while more than a quarter of drivers admitted to tailgating, nearly nine in 10 people say they have either been tailgated or seen it.

Highways England and police have joined forces to tackle the offence which is a factor in around one in eight casualties on England's motorways and major A roads.

Soon, motorists caught tailgating can expect to receive letters advising them they were too close to another vehicle and highlighting the dangers of not leaving safe braking distances. The clear message – stay safe, stay back! - comes as new footage shows the reality of tailgating. Roads Minister Baroness Vere said:

'When people think of the causes of road accidents, tailgating probably isn't one of them, but it's one that can have dangerous repercussions. Highways England's innovative plans are already showing how serious and reckless this behaviour is, and through this campaign I hope we see tailgating drop, making our roads, already some of the safest in the world, safer still'.



National Travel Restrictions

You must stay at home and avoid travel in England, unless for...

- work
- education
- exemptions such as hospital visits

Read more about the travel guidance here:

<https://gov.uk/guidance/new-national-restrictions-from-5-november>



HM Government NHS

NATIONAL RESTRICTIONS TRAVEL

You **must** stay at home and avoid travel in the UK or overseas, unless for work, education or other legally permitted reasons.

For the latest guidance, visit gov.uk/coronavirus

HANDS
FACE
SPACE

Active Travel Fund - £175 million announced

We've announced £175 million for high-quality #CyclingAndWalking infrastructure across England – making local journeys safer and easier for everyone.



Find out more about the funding [here](#).



I will begin, this month, with a story from the Mail of October 30th with the intriguing headline 'Thin blue dine! Hungry PC's 80mph crash'. It said that after a tiring 12-hour shift, PC John Byrne was looking forward to his dinner. So when his wife sent him a picture of what she had made for him, the hungry officer didn't hang about. Unfortunately, he was in a bit too much of a hurry, turning on the blue lights on his patrol vehicle and accelerating to 80mph – double the speed limit for the built-up area through which he was travelling. He drove through a red light and then crashed his police car into another car in south Liverpool. Last month the 28-year-old officer – who served as a royal guardsman in the RAF before joining Merseyside Police – was banned from the roads. But it emerged that he is to keep his job, albeit with a final written warning. A police disciplinary hearing found he had breached professional standards but not to the extent that his actions merited his dismissal. At Manchester Crown Court, PC Byrne, of St Helens, admitted dangerous driving and was banned for 12 months and handed a 12-month community order. He must also carry out 40 hours of unpaid work, pay £355 prosecution costs and pass an extended driving test before he is allowed back on the roads. Well there we all are then, I wonder what you have to do to breach professional standards to the extent that your actions merit dismissal from Merseyside Police?

And there was another piece in the Mail of October 30th entitled 'Driver's ban for her meal on wheels'. It told how a disqualified driver with 26 points on her licence was caught driving with no hands while eating her dinner. Amy Richards, 50, drove through Guilford town centre holding her plate in one hand and eating with the other in October last year. Officers noticed the car was not taxed and followed it before Richards, from Cranleigh, Surrey, swerved to the other side of the road. She pleaded guilty to driving while disqualified, uninsured and not in proper control. She was given a further ban for two years and six points on her licence. As Pete Seeger sang: "When will they ever learn?"

There was a picture story in the Mirror of October 10th which showed an Audi Q5 lying on its side next to a mangled £150,000 McLaren supercar following the mother of all car park prangs. The Audi was believed to have mounted the bonnet and roof of the 570GT Coupe and flipped after its driver misjudged the angle while pulling into a neighbouring space. Emergency services had to free the Audi driver at Sainsbury's in Sevenoaks, Kent but no one was seriously hurt. Perhaps they should bring back the bay park in the driving test?

The saga of the smart motorway rumbles on. There were two letters in the Mail of October 26th which joined in the argument against them. The first was from a retired police officer who used to patrol the M1, which had been the scene of a fatal crash six days earlier. He said that "Smart motorways are the most dangerous and stupid idea ever devised by the Department for Transport. In the event of a breakdown or emergency, there is nowhere to go for safety. The official answer is that a driver should make their way to one of the lay-bys, but that is easier said than done because they are a mile apart. A hard shoulder is also vital for giving the emergency services access to the scene of an accident. What will happen if an electric car runs out of power in the dark on a motorway in wet weather? No lights or hazard warning lights and no way to move the vehicle. Why is the Government pressing on with this crazy scheme? Halting it would save millions of pounds and certainly many lives". The second letter was from an HGV driver with more than 40 years' experience.

"I believe smart motorways are an ill thought-out and tragic mistake by someone who probably drives a desk rather than a vehicle. The hard shoulder gives refuge to a broken-down vehicle, but on a smart motorway, at best a break-down will hold up the traffic and at worst cause a fatal accident. I have to agree with both letter writers.

And from one not-so-bright idea to another. The Mail on Sunday of November 8th carried a double page feature with the headline 'End the cycle lane madness'. It said that drivers across Britain are facing traffic chaos as councils block off miles of roads to hastily install cycle lanes – which are hardly being used. Many of the routes, most marked simply by bollards and cones, take up existing traffic lanes, narrowing busy trunk roads and causing severe congestion in towns and cities. They are being rushed out as part of a £2billion initiative to try to encourage more people to cycle to work rather than use public transport or their cars during the pandemic. But they have left drivers fuming as they queue next to the empty routes – with official Government figures showing the number using bicycles has actually fallen by 25 per cent since the first national lockdown was imposed in March. The new lanes are even holding up emergency vehicles. An ambulance crew in Sheffield on a blue light call had to remove bollards and cones to get past stationary traffic. There has also been a furious reaction from residents who have seen roads closed in their neighbourhoods to facilitate the schemes. As objections mount, and in a complete U-turn of the multi-million-pound project, many of the cycle routes are now being ripped up, at more cost to the taxpayer. Madness indeed.

And in the same issue of the Mail on Sunday there was a good piece by Nigel Farage with the headline 'Stop being so pious, pay road tax – and obey the rules like us motorists'. Mr Farage said: "Cycling used to be an innocent childhood pastime – a chance to see the world and enjoy a first taste of freedom. Many of us wish it had stayed that way. Today, cycling is an exploding craze, a macho, high-speed hobby bringing town-centre traffic to a stop and turning the roads near my home into a velodrome. It is creating frustration and anger in millions of people simply trying to go about their business. Country lanes are commandeered by self-righteous platoons of middle-aged men in tight-fitting costumes. In town, a journey to the Westminster office seems like a trip through the streets of Peking or Amsterdam. When I stop at traffic lights, cyclists surround me like a strange swarm of insects. Many completely ignore the rules of the road – that much is well established – yet cyclists are the new kings of the highway, accountable to nobody. Of course, the rest of us are told to shut up because cycling is the green alternative, better for the environment and healthy living. And so on.

A third piece in this issue of the Mail on Sunday revealed that the Government is rewriting the Highway Code to give cyclists more protection on the road. Car and lorry drivers will automatically face the blame for accidents with cyclists due to sweeping changes planned for the official guide. However motoring groups are worried about the 'hierarchy of users' guideline which says pedestrians and cyclists will have the right of way and those in cars, vans and lorries will bear greater responsibility to keep them safe. Critics believe it means drivers will face the blame even if a cyclist was really at fault – and that the amendments may push up motor insurance premiums. The proposed change states: "Those in charge of vehicles that can cause the greatest harm in the event of a collision bear the responsibility to care and reduce the danger posed to others. This principle applies most strongly to drivers of large goods and passenger carrying vehicles". Another change would grant cyclists the right of way to 'undertake' vehicles, even if the driver is already indicating to turn left (good grief!). The new code is set to say: "You [the vehicle driver] should stop and wait for a safe gap in the flow of cyclists if necessary." The Road Haulage Association, which represents 7,200 truck companies, has written to the Department for Transport raising concerns about the changes,



which are due to be published next year. Its letter says: "The 'hierarchy' lessens the responsibility of some road users and increases liability and responsibility of others. The proposal seems to make some road users partially responsible for the behaviour of other road users based solely on the size of vehicle or device used on the roads. This is inappropriate." However, Duncan Dollimore, head of campaigns at Cycling UK, said: "The Highway Code clarifies the position of all road users. The 'hierarchy' does not say people have no responsibility for their own safety, or of others. It simply indicates that if you have a vehicle that can cause more harm, you have greater responsibility." Well there we all are then.

The Sunday Mirror of October 25th carried a story which said that a car which may have been used for secret trysts by Edward VIII and Wallis Simpson could fetch up to £40,000 at auction. The future king and US divorcee Simpson are believed to have secretly travelled around London in a 1933 Humber Snipe. Now a collection of 15 are going under the hammer, including the one allegedly used by the pair. Alan Marshall, 64, from Hull and his father Reg, built the collection over 60 years. Alan said: "I was told it had been used by Edward and Mrs Simpson because it was perfect for privacy. Thanks to its small back window, you couldn't see who was inside." When George V died in 1936, Edward ascended the throne, but his plan to marry his lover caused a constitutional crisis and he abdicated that year. The auction, by Hansons, was due to take place on November 5th and if I find out the price the Humber realised, I will let you know.

And I will end this month with a story from The Sun of October 27th. It had the headline 'Starmer Harmer Drama'. An onlooker the day before described hearing "a loud bang" and then seeing a cyclist on the ground "in a lot of pain" after an accident involving Sir Keir Starmer. Police are probing the collision, which resulted in the rider being taken to hospital clutching an injured arm. Labour leader Sir Keir, 58, exchanged insurance details with the cyclist before leaving him in the care of paramedics. By the time two police cars arrived at the scene in Kentish Town, North West London, on Sunday lunchtime Sir Keir had left. Cops (Sun language) later left a message at his nearby home asking him to report to a police station. Sir Keir, a former Director of Public Prosecutions, said he attended a police station that day and is believed to have given a full statement about the crash. He is said to have been driving an SUV when it was in collision with the cyclist outside a pub. Bizarrely the Sun pictured Sir Keir outside Kentish Town Police Station yesterday morning but he later claimed he had been on a trip to "his tailors". I suppose if the suit fits.....

And finally,
Two fleas met inside a mattress. They fell in love, got engaged and married in the spring.
And National Apathy Day has been cancelled owing to a lack of interest.

Til next time

Adrian

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Below is our current vehicle price list however, we're more than happy to discuss any vehicle not seen here and explore a bespoke package should you desire an alternative vehicle or mileage allowance.

Tier	Model	Contract Length	Mileage	Price Per Week	Price Per Month
1	Renault Clio, Peugeot 208 (5 Door)	12 Month	22,000	£92.28	£399.89
2	Ford Fiesta, Nissan Micra (5 Door)	12 Month	22,000	£107.88	£467.48
3	BMW 1 Series, Mercedes A-Class, Mini, Audi A1 (5 Door)	12 Month	22,000	£173.88	£753.48
4	Renault Clio, Peugeot 208 (5 Door)	12 Months (inc 7 Month Break Clause)	22,000 Pro Rata	£107.88	£467.88

Prices shown inc VAT. These vehicles and prices are all based on petrol models, please enquire for diesel prices.



Included as standard

- A comprehensive, no obligation 1-2-1 consultation service
- Full servicing, mechanical work & maintenance support **
- A replacement vehicle in the event of a breakdown ***
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- Accident, tyre and windscreen support
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- Delivery & collection anywhere in the UK ****
- UK-based reliable & responsible customer service team
- No hidden charges
- Fixed monthly costs
- Choice of colours
- Signage
- He-Man Dual Controls
- Flexible options available at the end of any contract.

** Excluding tyres and clutch (add on packages available)

*** Vehicle must be off the road for more than 48 hours

****Charges may apply

You'll need to let us know your anticipated business start date and your vehicle preference. We'll then send you our T&C's and your contract which must be signed and returned as soon as possible to avoid delay in your vehicle delivery.

£120.00 set up fee applicable.

Customer Referral Bonus

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2021 Conference & Expo - Important update!

Fingers, toes and eyebrows firmly crossed that it will be third time lucky! All the best things come in 3s!

Please save the new date! :-)))



**Intelligent
Instructor**

National Conference & Expo '21

Heart of England Conference Centre | Coventry
Sunday | 10 October 2021



in association with

marmaladenetwork

ADINJC & Intelligent Instructor National Conference & Expo rescheduled to Sunday 10th October 2021.

In light of the ongoing Covid-19 pandemic and the ongoing uncertainty we have made the decision to reschedule next year's ADINJC & Intelligent Instructor National Conference & Expo from Sunday, 25th April to Sunday, 10th October 2021. We feel that the anticipated time it will take for the situation to improve sufficiently to enable mass gatherings to be held safely will preclude us from running this event in the spring. However, by October '21 we are hopeful that the situation would have improved immeasurably for the safe and successful running of our event.

With 800+ people anticipated to attend we needed to be realistic around the ability to run such a busy event, with safety being of paramount importance. We are hopeful that well in advance of October next year, mass gatherings of this nature will be permitted with delegates (and exhibitors) feeling comfortable attending. We apologise for any inconvenience caused by this date change but our early decision to move the date will hopefully help reduce any impact. The event will continue to be hosted at the Heart of England Conference & Events Centre, Meriden, Warwickshire. We still plan to run 30+ seminars and to welcome 50+ exhibitors so it'll be super busy day with lots of other activities planned – EV display, giant Scalextric track. If you have not already done so, you can register for free here:

<https://events.intelligentinstructor.co.uk/events/adinjc-intelligent-instructor-conference-expo-2020/>

Whilst there are some serious challenges ahead for us all in the industry, we hope that by 10th October next year these will have well and truly subsided. May we take this opportunity to wish you all the very best and we hope you all keep safe and well over the next few weeks/months.

Richard Storrs, Founder, **Intelligent Instructor**

Lynne Barrie, Chair, **ADINJC**

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THEY BORROW**

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COVER
ONCE THEY'VE
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Approved Driving Instructors National Joint Council

The leading driving instructors organisation of its kind.
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support, inform and represent our members.

ADIs working for ADIs.

adinjc.org.uk
0800 8202 444

secretary@adinjc.org.uk



"I've been a member for 10 years and found the ADINJC's information
accurate and prompt, their support is invaluable."

ANDY MORRISON ADI, APDI SOUTH WEST CHAIRMAN

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- ADI Register Removal Representation, Negotiation and Support
- Representation of Members
- Views to Government Departments and Agencies

Coaches' Corner



Hope you found the link to the Independent article by Jayne Hardy, Founder and CEO of [The Blurt Foundation](#) - interesting and useful last month.

Lost for words this month anyone?

This month has been really up and down for most of us and I don't know about you, but I've been feeling more and more lost for words about many things. Those of you who know me well will realise this is extremely unusual and let's hope it quickly passes! In the meantime, as we near the end of such a testing and some would say traumatic year (I wouldn't disagree) on so many levels, I wanted to include something a bit different. Brought to you by Royal London, the UK's largest mutual, life and pensions company, in collaboration with photographer Rankin, 'Lost for Words' is a digital exhibition that aims to inspire an open conversation about death, grief and how to be more prepared for it. It's far removed from doom and gloom and there are some truly breathtakingly beautiful images captured here. Click on the portraits to hear their stories and see what you think...



Please do let me know if you have any of your own favourite videos/ideas for sharing with us all. Please also remember that I welcome articles and especially coaching/client centred related so if any of you have already written some masterpieces, feel free to send them my way! That goes for coaches in our industry and beyond. Finally, if you have any coaching/client centred issues you have encountered/would like support with, please do let us know. Even if it's specific topics you'd like us to cover in more depth...

Questions Questions Questions!

Please see our homepage for the latest and most up to date frequently asked Q&A.

Remember if you want to obtain your test analysis: ADI.Enforcement.analysis.request@dvsa.gov.uk

When's the next NJC webinar?

Our next webinar will take place on Monday 23 November at 7pm. We are pleased to say that we will be joined from DVSA by Mike Warner, Senior External Affairs Manager and John Sheridan, Driver Training Policy Manager. This is bound to be a popular event and as usual it will also be shown on Facebook Live and will be recorded for anyone who can't make it. Please let us have questions in advance by emailing Andrew@luv2drv.co.uk

Talking of Facebook - this is a link to our NJC page for those who are keen to join us and see the conversations as they unfold: <https://www.facebook.com/groups/191554517927132>

Catch up on webinar already aired this month:

4.11.20 - On the panel: Lynne, Matt, Charles and Andrew - <https://vimeo.com/475614471>

If any of you have a question for us, please do get in touch - you know we love to hear from you! We still actively encourage you to send us any questions that you may have as an individual member or a group and we'll do our very best to answer them for you here at QQQ :-)



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DRIVING INSTRUCTOR INSURANCE EXPLAINED

Our guide walks you through the main features of driving instructor insurance and explains how you can keep your premium down with driving instructor insurance discounts. Get the advice to help protect your business.

What is the difference to standard car insurance?

A standard private motor car insurance policy will cover you for social, domestic and personal use. Some policies also include cover for you to commute to and from a permanent place of work. So, if you drive the car to the same office every day, you will still be insured.

However, as a driving instructor you'll require business use for the driving test and tuition purposes. It is often more expensive than a standard private motor insurance, but it is extremely important to get the right cover to meet the demands and needs of a driving instructor.

Why is it more expensive?

Driving instructor car insurance is typically more expensive than standard private motor insurance cover. This is because a driving instructor requires a number of additional covers not included as standard a part of a private motor insurance policy. These can include cover for:

- Any driver
- A replacement dual control car
- Negligent tuition cover
- Driving off road for drivers aged 14+
- Cover for hire and reward
- Cover for the examiner to drive your car
- Cover for modified vehicle (dual controls, sign written, disabled equipment, dual speedo)



For more information or to discuss your cover requirements contact our team on:

01603 753 888

www.towergateinsurance.co.uk/driving-instructor-insurance

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DRIVING INSTRUCTOR INSURANCE EXPLAINED

Driving Instructor Insurance - features explained

Any Driver Cover - It is essential for your policy to be issued on an any driver basis; this allows you to teach any licensed driver on the road irrespective of previous driving experience or other risk factors. This also allows the examiner to drive if required, as you will not be able to provide his or her details to your insurer prior to your pupil taking their test.

Replacement Dual Control Vehicle Cover - As a business car insurance policy it is important to ensure you get the correct replacement vehicle suitable for your needs. Most standard car insurance products will only offer you a non-dual controlled car in the event of a non-fault incident meaning you're unable to continue working. Many specialist driving instructor insurance providers will provide you with a dual controlled vehicle in the event of a claim. You should try to find a provider who will supply you with a guaranteed dual control replacement car within 24 hours to enable you continue teaching and sit any pre-booked driving tests. You should also consider how long you may need this vehicle for many providers will only supply a vehicle for a limited period try to find a provider who offers unlimited cover.

Negligent Tuition Cover - This cover extends you're driving instructor insurance policy to insure you and any driving instructor engaged by you to whom you have provided a vehicle which is insured under your policy, for your/their legal liability to pupils whilst driving instruction is being provided.

Driving Off Road Driver Aged 14+ - Some driving instructor insurance policies provide extended cover to allow you to teach pupils off road who are aged 14 or over. This cover is only provided where it can be evidenced that the land you're using the vehicle on does not form part of

the Road Traffic Act 1988. "Restricted byway" means a way over which the public have restricted byway rights within the meaning of Part II of the Countryside and Rights of Way Act 2000, with or without a right to drive animals of any description along the way, but no other rights of way.

Cover for Hire & Reward - As a driving instructor you will be collecting money for giving lessons whilst carrying your client in the vehicle this requires hire and reward to be included within your policy for the purpose of driving tuition and test. Standard private motor policies will not include this type of cover.

- Dual controls
- Additional speedo
- Additional mirrors
- Sign writing
- Disabled driving equipment

Modified Vehicle Cover - As a driving instructor you will have a number of additional features added to your vehicle these can include:

- Dual controls
- Additional speedo
- Additional mirrors
- Sign writing
- Disabled driving equipment

Most standard car insurance policies will class these as modifications and will therefore not be able to provide cover. It is important to mention these to your insurance provider so that they then can note these on your policy and provide cover suitable for your needs.

Driving Instructor Insurance discounts

Motorists usually pay more for driving instructor car insurance so it is important to try to keep costs down. One way to save money is to compare quotes from a number of different insurers - and it's easy with Towergate. We provide access to a panel of driving instructor car insurance companies and Lloyds Syndicates.

You can help to keep your driving instructor's car insurance premiums down by choosing a low group car, adding additional security or keeping your vehicle garaged over-night.

Insurance companies reward careful claim free drivers with lower premiums, so try not to claim unless the damage is serious. You can then build up a no claims discount and potentially cut the cost of cover by as much as 65%. No driving instructor wants to pay over the odds for business car insurance but it is also important to remember that the cheapest policy is not always the best. You might, for example, want to pay a little bit extra for more extensive cover. This could save you money in the long run, for example it could provide you with a replacement vehicle for a longer period keeping your business on the road.

For more information or to discuss your cover requirements contact our team on:

01603 753 888

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The year it stayed at home yet continued to brighten up our world :-)))

If you haven't already donated to the good ship BLR, it's not too late and you can do so below. Please give what you can afford to make a difference to the lives of disadvantaged children and young people. Can't begin to tell you how proud we are of each and every one of you lovely people who turned our worlds brighter and spottier again recently. Give me an epidemic, pandemic, endemic of BLR spots any day! Lou and Co are always guaranteed to deliver for BBC Children in Need and this year in particular, the pressure was on everyone to do what they could for this vitally important and much needed UK charity. As I'm writing, the total money raised for BBC Children in Need in their 40th year is currently sitting in excess of £37 million. All in a topsy turvy year when we continue to be tested emotionally, physically and financially. 2020, the year we'll never forget and thanks to Lou and her magnificent BLR friends, our industry is placed most memorably in a good light just as it should be. Jolly well done to you all and can I please just check which part of the country has my muffin/cupcake/traybake? As you know that is my only special dietary requirement and hope you've saved me some from the bake off? Thank you everybody!



<https://donr.com/pass>

www.biglearnerrelay.co.uk



Confessions - I've been working off a few calories watching a firm favourite of mine and the nation, Joe Wicks. You may have heard of him?! aka 'The Body Coach'. How fantastic was he? Not satisfied with keeping us all fit, happy and sane during lockdown 1, he still wanted to give more and worked out for a charitable 24 hours during lockdown 2. Perhaps that's why I'm having trouble sleeping. But seriously, Joe embodies all things 'coach' in my eyes. In fact, please humour me because I can't help my obsession with the mighty Joe Wicks and I suspect nor can many of you. His approach is infectious (in a good way!) and makes you want to follow him! He's already raised over £2.5 million as part of the overall CIN total. Way to go Joe :-)

Hear Joe talking about his challenge here:

<https://www.bbcchildreninneed.co.uk/shows/the-joe-wicks-24-hour-pe-challenge/>

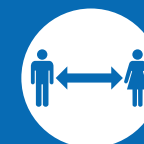
NJC continued to receive many kind words for helping our members again this month. Thank you for taking the time and trouble to give us all another much needed boost! :-) If I have forgotten to give you a mention, please don't hold it against me, please do give me a nudge and I'll ensure to give you a 'big up' next month! :-)



HANDS



FACE



SPACE

Find plenty of inspiration here this month!

Helping to make a difference

When navigating such uncertain times, it would probably be far easier to drop our heads in the sand and hope things improve quickly. However, Susan McDonald and Bobbie Hicks both ADIs have joined forces to try to help the many struggling ADIs/PDIs out there who've been excluded from financial support during the 1st and 2nd lockdowns. Their efforts to date are both inspirational and admirable and here are their stories:



Susan McDonald - My name is Susan McDonald and I am a self-employed Driving Instructor from Billingham in Teesside. Since my partner died in 2006, I have been a single parent to 3 amazing boys (actually, they are now men - but they're still my boys)! Prior to being an ADI, I spent my working life in various offices working in administration and financial roles until I was made redundant and my father died shortly after. At this point I realised that there was more to life than sitting in a boring office all day and that now was the time to make the change and do something I actually wanted to do and not something I had to do to make ends meet. Many, many years before I had wanted to become a Driving Instructor, so I decided that it was now or never.

In my 'spare' time, for over 30 years, I have been a volunteer of a Registered Charity which is the local branch of the National Charity Phab. During this time, I have held the positions of treasurer, administrator, Assistant Chairperson, fundraiser, leader, and organiser and I am currently the Person In Charge of the Charity and also the Manager of the Community Centre which we have the lease of. In my younger days I was also one of the founder members of the Phab Youth Council.

During the first lockdown I noticed a lot of ADI/PDI's were saying how much they were struggling to make ends meet as they were not entitled to any financial help and were unable to earn a living due to restrictions imposed. Some of these people were really struggling and seemed quite desperate. At this time, I thought that there must be some help somewhere for these people, but there was nothing for so many of them and I wished I could help them in some way.

In November, as we entered a second lockdown I noticed a lot of people again starting to worry about how they were going to survive yet another lockdown without help and started to think of a way I could help. I decided to ask a small Facebook group for their opinion on setting up a fund to help the 'forgotten ones' and found that many people were willing to donate. Bobbie Hicks got in touch with me and we discussed how this could be possible and if the fund could actually help people and we decided it was 'worth a try' so together we set up a GoFundMe page. Within the first few days the fund had raised almost £300.

The main aim of the fund is to ask fellow Driving Instructors, family and friends if they could donate any amount to be able to provide a little financial assistance to fellow ADI/PDI's who find themselves in financial difficulty through no fault of their own. There will be a strict selection process to ensure that the funds are allocated fairly and to the people who really need them.

Bobbie Hicks - 'I have been a driving instructor for about 27 years, during that time I have taken further training to become an Accident Investigator and then later a Fleet trainer. For a while during the second lockdown, I was thinking about setting up a Go Fund me page to help all the ADI's and PDI's whose stories I was coming across on Facebook. I saw Susan McDonald's post about a similar idea and contacted her and this project was started. It seems like a scary thing to do, but we cannot live in fear, so we took the bull by the proverbial horns and launched the Go Fund me page.'

The ADINJC will be supporting and working in association with members Susan McDonald and Bobbie Hicks who have taken the initiative to set up a Go Fund Me Page for struggling ADIs and PDIs. Our Governing Committee is in support of this worthy cause, and we hope our members will be too. Having spoken with them they have a well thought out and very positive plan and they should be applauded for what they are trying to achieve. We all agree that with the backing of the ADINJC and hopefully others in the industry we can have a fund for struggling ADIs not just through the trials and stress of COVID-19 but after that time too. The NJC is already thrilled by offers to help with this so we can secure a pot of money to get this underway as soon as possible. We hope that if as ADIs ourselves we can all make a small contribution we can help those struggling to cope. Having run our "Talk Line" during the pandemic we became acutely aware of ADIs who were desperate and alone. And we are only too well aware that there are many people who have fallen through the cracks of government financial assistance. As a starting point we are excited to announce that if we can raise £2,500 in the fund then Nick Moger, Chairman at Marmalade, and ADINJC sponsor, has generously offered to double that amount to £5,000.

*We at NJC really look forward to helping Susan and Bobbie fulfil their vision and salute you both.
Jolly well done ladies :-)))*



[Click here to help](#)

NJC continued to receive many kind words for helping our members again this month. Thank you for taking the time and trouble to give us all another much needed boost! :-)) If I have forgotten to give you a mention, please don't hold it against me, please do give me a nudge and I'll ensure to give you a 'big up' next month! :-))

Articles we have sent out via Email this Month

- 2021 Conference & Expo Update
- DVSA - All Practical and Theory tests suspended in England Update
- 2020 - The year the BLR stayed at home (please donate!)
- NASP video for Parts 2, 3 and Standards Check
- NASP - Latest lockdown Q and A
- Excluded
- Statement from our Chair



And Finally - a quote...

"Open-minded people don't care to be right, they care to understand. There's never a right or wrong answer. Everything is about understanding."

Source unknown.