



Certificate of Insurance

Driving Instructor Public Liability & Professional Indemnity

Policy Number: 1018055/PI22

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

Insured: Paid Up Members of the Approved Driving Instructors National Joint Council

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: 16 Grosvenor Close, Lichfield, Staffordshire, , WS14 9SR

Period of Insurance

From: 01/02/26

To: 01/02/27 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

Certificate of Insurance

Section 1 - Professional Indemnity

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

Section 2 - General Liability

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

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



Certificate of Insurance

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.

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