

# Professional Indemnity & Public Liability Insurance

## Information and Guidance Notes

Each year the ADINJC purchases a Group Policy from the UK's largest independent insurance broker Everywhen.

This is a group policy comprising over 1,000 blocks which are then sold on to ADINJC Premium and Group Premium Members who have paid the £30.33 purchase price. This price is reviewed annually. This insurance is available only to current Premium or Group Premium Members of the ADINJC.

The ADINJC Group Policy Certificate of Insurance is available to view on the ADINJC Website from 2-3 days later from the certificate start date.

Any Premium member who pays the current price, purchases one insurance block which has a 12-month duration, the expiry date of the block is detailed on the confirmation letter which is sent by email to the member.

Each insurance block provides £10m of Public Liability cover to the insured ADINJC member.

Each insurance block provides £5m of Professional Indemnity cover to the insured ADINJC member.

Full Policy information can be found in the ADINJC Policy Summary which is available to view and download on the ADINJC Website.

Each quarter, a declaration of paid members is submitted to Everywhen. If a member chooses to cancel their ADINJC membership or defaults on their monthly or annual subscription payment, the PI/PL cover will be immediately invalidated as cover is dependent upon continued ADINJC Premium Membership.

If a PI/PL cover is terminated before it's expiry date no refund can be issued because the insurance premium is purchased as a block policy.

The Professional Indemnity & Public Liability we purchase provides cover for driving tuition/coaching/learning, road safety advice, fleet driver development training, driving tuition Association Committee Member, member of an advanced driving scheme such as RoSPA, IAM or advanced Tuition such as Pass Plus. We cannot extend the policy to cover other occupations or activities for single members.

[www.adinjc.org.uk](http://www.adinjc.org.uk)