

MCiS
LIMITED

Chairman:

Lord Rix KI CBE DL

Directors:

Reg Brown
Roger Smythe
Carl Woodroffe BA(Hon)

To Whom it May Concern

10 March 2003

Dear Sir/ Madam

The Royal Society for the Prevention of Accidents -Insurance Arrangements For Driver Training

We are appointed as Insurance Brokers to the Society and this letter is a brief summary of our Client's insurance arrangements for observers, instructors and examiners of RoSPA / RoADA whilst undertaking official driver training events or functions on behalf of RoSPA / RoADA.

Public / Products Liability

Insurer: Norwich Union

Policy No: 23658971 CCI

Period: From 31 May 2002 to 30 May 2003

Limit of Indemnity: £2,000.000 any one occurrence in respect of Public Liability and in the aggregate in respect of Products

Excess: £250 in respect of third party property damage

Cover: Indemnity in respect of legal liability for death, injury or damage to third parties and / or their property arising out of the activities of the Society other than professional negligence.

MCIS Limited. Church Court, Cox Street. St Paul's Square, Birmingham B3 1RD Tel: 0121 233 2722

Registered in England and Wales No. 3102856

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Professional Indemnity

Insurer: Royal & Sun Alliance

Policy No: SA1 1119437

Period: 31 May 2002 to 30 May 2003

Limit of Indemnity: £2,000.000 any one occurrence and In the aggregate

Excess: £1,000 each and every claim

Cover: Indemnity in respect of legal liability arising out of negligent acts, errors or omissions committed by observers, instructors or examiners, including via two-way radio communications. during official driver training events or functions for and on behalf of RoSPA / RoADA.

No cover applies in respect of negligent acts. errors or omissions committed by observers, Instructors. examiners, Individual members or groups during events or functions which are not official RoSPA / RoADA driver training events or functions.

Personal Accident & Travel

Insurer: AIG Europe (UK) Ltd

Policy No: 0010524621

Period: 31 May 2002 to 30 May 2003

Cover: The following benefits are provided to the Society in the event of death or specified injuries sustained by observers, Instructors or examiners whilst engaged in the official driver training activities of the Society.

Benefits:

1.	Death	£100,000
2.	Loss of one eye or one limb	£100,000
3 a.	Loss of both eyes or two or more limbs. or loss of one eye and one limb	£100,000
3 b.	Loss of speech	£100,000
3 c(i).	Loss of hearing in both ears	£100,000
3 c(ii).	Loss of hearing in one ear	25% of 3c(i)
4.	Permanent total disablement	£100,000
5.	Temporary total disablement	£200 per week for max.104 weeks

Motor Fleet "Contingency Cover" (not for groups)

Insurer **Equity Red Star**
Policy No: **PC - SW 1 EQ 11709808 131105**
Period: **1 June 2002 to 31 May 2003**

Cover. **Indemnity in respect of death, injury or damage to Third Parties and / or their property arising out of the use by an employee of a vehicle on the business of the Society which does not belong to or provided by the Society provided the Society has given express permission for the vehicle to be used and unless the Society has taken all reasonable steps to ensure any vehicle used on Society business is adequately covered elsewhere.**

The cover provided by this extension is not designed to indemnify members who should have effected adequate cover but failed to do so. In addition, this extension does not cover damage to the vehicle or property contained therein.

Please note this document is provided for information only and does not make those to whom it is issued an additional assured, nor does it modify the contract of insurance issued in anyway. Any amendment, change or extension of the contract can only be effected by specific endorsement attached thereto.

This document is a brief overview of a summary of the cover in force and full policy terms, conditions and exclusions are available on request.

By issuing this document, neither MCIS nor the underwriters undertake any obligation to inform the holder should the contract of Insurance be cancelled, assigned or changed during the policy period.

We trust the information provided is sufficient for your purposes.

Yours sincerely.

Stuart Tustin
Account Broker

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