

Insurance cover for groups

A number of groups have asked about our insurance policies and the provision they make for any claims that may arise as a result of Advanced Driver coaching resuming. Our insurance agent, John Cushion for Saffron Insurance Services Ltd provides the following clarification:

"IAM RoadSmart has laid down very strict guidelines for the resumption of Observed runs following the easing of lockdown restrictions. These guidelines are made known to both the Observer and the Associate prior to an Observed run commencing and will form part of the signing off process.

As part of the overall insurance packages, IAM RoadSmart has in place Employers Liability, Public Liability and Professional Indemnity (Trustee Indemnity) covers.

In addition, Observers are provided with Personal Accident benefits whilst undertaking Observed runs and other IAM RoadSmart duties but this does not extend to include sickness cover.

As an employer, IAM RoadSmart has a duty to ensure that a safe system of work is implemented for its employees and for the purpose of this insurance a volunteer is regarded as an employee.

Adherence to the aforementioned guidelines should of course ensure the Observed run is carried out safely. However, in the unlikely event that an Observer succumbs to the COVID-19 virus as a result of contact with the Associate then any claim made against IAM RoadSmart would be dealt with by their employers liability insurers. In a reverse situation where an Associate is affected, a claim would be dealt with by the IAM RoadSmart public liability insurers. It has to be borne in mind however that these are policies of liability and even if it could be proved that the COVID-19 virus was contracted during the short time span of an observed run, negligence would still have to be proved against IAM RoadSmart."

Full details of the insurance provided by IAM RoadSmart can be found on the Group Management dashboard or by contacting [Saffron Insurance Services Ltd](#)