

SUMMARY OF COVER - ERS & MSL

COMPREHENSIVE INSURANCE COVER - £150 excess <u>FOR ALL DRIVERS</u> undergoing professional driving instruction	Included
Unlimited use of a dual controlled replacement car - delivered to the instructor either on the same day or within 24 hours (Monday to Friday) following a non-fault accident	Included
Up to 28 days use of a dual controlled replacement car - delivered to the instructor either on the same day or within 24 hours (Monday to Friday) following a fault accident, fire, theft, attempted theft, malicious damage or vandalism loss	Included
GUARANTEED BONUS - particularly important for driving instructors and trainees..... Available to driving instructors and trainees aged 25+ with 4 or more years no claims bonus where by paying an additional premium, your hard-earned no claims bonus WILL NEVER BE LOST	Available
MSL Total Claims Management - fully manages your claim and REMOVES YOUR EXCESS if you have a non-fault accident and one of MSL's approved repairers carries out the work	Included
MSL legal expenses - £100,000 cover to pursue a claim against a third party for uninsured losses sustained following a non-fault accident - such as your policy excess, loss of earnings, injuries, damaged clothing, sundry expenses etc - please see attached	Included
Any driver aged 17+ who holds an appropriate driving licence undergoing driving instruction	Included
Any driver aged 16+ who holds an appropriate mobility licence undergoing driving instruction	Included
Any driver aged 14+ undergoing 'off road' driving instruction	Included
Any driver aged 21+ with a full driving licence for 3+ years undergoing instructor training	Included
Use for pleasure, driving instruction, driving test and for your business as a driving instructor	Included
Cover for mock tests to be carried out on your behalf by other ADI's aged 25+	Included
Drivers requiring driving instruction with accidents, claims, conviction records and/or disabilities	Included
Post-test training - Pass Plus, ROSPA, IAM and any other 'driver refresher' course	Included
Banned driver re-testing, police speed awareness, NDIS (National Driver Improvement Scheme)	Included
Fleet 'driver development' training (fleet 'risk management' training)	Included
Driving instructor training (trainees to part 2 and 3 / PDI's to part 3)	Included
Full windscreen, rear and side windows cover subject to a £50 excess (provided approved replacer) NO EXCESS APPLIES if a windscreen, rear or side window is repaired (provided approved repairer)	Included
New-for-old cover if your car is within one year of registration as new in your name, and is stolen and not recovered, or is damaged and the repair cost exceeds 50% of the manufacturers list value	Included
Driving other cars (third party benefits) subject to you being aged 25+	Included
Personal effects cover - £100 following an accident, fire, theft or attempted theft	Included
Permanently fitted audio/telecommunication equipment - £400	Included
Personal accident cover - £3,500 following your death / £1,500 for loss of sight or loss of limb	Included
Free foreign motoring abroad - up to 60 days in any one insurance year	Included
Public liability - £5 million cover for third party property damage. Third party injury - £20 million	Included
Extended public liability cover to meet the DSA's 'show me and tell me' requirements	Included
Driving instructor liability - protects you against injury claims made by pupils undergoing driving instruction who consider that there is negligence on the part of an instructor following an accident	Included

In the event of a claim for damage to your car please ring

0800 0407772

In the event of glass replacement or repair, please ring

0844 5611934

Please always refer to your various insurance policies for full details of cover, terms, conditions & exclusions