

# Insurance Summary for **AUSTRALIAN AUTO-SPORT ALLIANCE** Driver Trainers Insurance Program 2025 – 2026



## INTRODUCTION

This Insurance Summary has been prepared by HDL Insurance Brokers as Insurance Brokers to Australian Auto-Sport Alliance (AASA). It is designed to be used as a reference guide and provide general information with regards to the Affiliated Clubs Public Liability and Professional Liability National Insurance program.

The information set out in this guide in no way overrides the terms and conditions set out in the policy document and it is important that each section be read in full. If there is any matter on which clarification is required, please contact HDL Insurance Brokers.

## WHO IS THE INSURED?

Driver Trainers who have purchased their licence with AASA

## WHAT IS COVERED?

The program provides the following covers:

- Public Liability
- Professional Liability

## WHEN IS COVER AFFECTIVE?

Cover is effective as per confirmation from AASA and the issuing of a AASA Driver Licence.

## COVER PROVIDED?

Whilst you are participating in the capabilities as a driving instructor and hold a AASA Driver Licence

## WHAT IS NOT COVERED?

- No cover is provided for any vehicle used on the course of the instruction event, whether registered or not, or owned by any party except for any safety, emergency services or fire vehicle used in conjunction with the event.
- No cover is provided for the instruction for use on open public roads. Any public or state road must be closed for the event.
- No cover is provided for any state based public driver licence instruction.

## SCOPE OF COVER

### Public Liability

Cover for the Insured for their legally liable to pay compensation in respect of Personal Injury or Property Damage as a result of an incident occurring in connection with the business of the Insured.

### Participant Liability

Cover for the Insured in respect of their legal liability to another Insured arising from the participation in an insured event.

### Professional Liability

Cover for the Insured whereby they are legally liable to pay damages, claimant costs, and expenses in respect of any claim arising as a direct result of any negligent act, error or omission in the conduct of the Insured's business.

## LIMIT OF LIABILITY / BENEFITS (to be agreed by insurer)

### Public & Products Liability

\$50,000,000 any one Occurrence.

### Participant Liability

\$5,000,000 any one Occurrence

### Professional Liability (Errors and Omissions)

\$1,000,000 any one incident and \$2,000,000 over the full policy period.

## HOW TO MAKE A CLAIM

### Public, Professional & Participant Liability

Once becoming aware of an incident that may give rise to a claim, contact HDL immediately and do not admit liability under any circumstances.

All incidents that may lead to a Professional Liability claim must be notified before the end of the Policy Period 31<sup>st</sup> January 2026

## HDL CONTACT DETAILS

For further information about the AASA insurance program or to make a claim, please contact:

Leesa Pickles

Ph. 02 9252 7317

Mobile 0412 511 526

Email [lpickles@HDLbrokers.com.au](mailto:lpickles@HDLbrokers.com.au)

## OTHER IMPORTANT INFORMATION

1. The insurance program period runs from 31<sup>st</sup> January 2025 to 31<sup>st</sup> January 2026
2. The insurers are Certain Underwriters at Lloyds
3. AASA is not and does not represent itself as a licensed insurer or insurance broker by endorsing the products referred to in this summary.
4. For further details of the services provided by HDL please contact us on the number above or consult our Financial Services Guide as attached to this summary.