

**THE INSTITUTE OF ADVANCED MOTORISTS
510 CHISWICK HIGH ROAD
LONDON W4 5RG**

M E M O R A N D U M

TO: All Group Chairpersons and Secretaries

Cc: NGC, RCo's, RMA's, DS and HO Management Team

FROM: Bob Hinchliffe – Head of Membership

DATE: 29th November 2007

RE: Group Activities (Observing)

The Head Office Professional Indemnity insurance has been extended to cover Group Activities.

As far as Observers are concerned this will provide indemnity for the following:

- 1) The death or any bodily or mental injury or disease suffered by anyone arising directly from your breach of duty of care in the performance of your business activity (observing)
- 2) The loss, damage or destruction of any tangible property, arising directly from your breach of duty of care in the performance of your business activity (observing)

In essence this will provide indemnity against giving wrongful advice and "plugs the gaps" between the Observers personal motor insurance which provides public liability and passenger liability cover under the Road Traffic Act and the Groups Public Liability policy which provides indemnity for non motoring accidents.

The limit of indemnity provided by the policy is £3,000,000 with an excess of £2500.

Group Support at IAM House has made every effort to ensure that Observers and other Group Members have been provided with a very wide range of insurance covers. However it is absolutely essential that your individual motor insurance company is made aware of the activities that you undertake on behalf of the IAM and written confirmation obtained that the correct cover is in place. To facilitate this, we are enclosing two draft letters which you may wish to utilise. If you encounter any difficulty we would like to remind you that the IAM appointed insurance broker Adelaide Insurance will be more than happy to advise you and offer competitive quotations for your requirements.