Valid only when accompanied by a current DIA Certificate of Membership

Certificate of Professional Indemnity and Public Liability Insurance

On behalf of all current DIA members (provided they continue to maintain a valid and fully paid DIA membership) the DIA has corporately arranged the following insurance cover, for which the required premiums have been paid in full:

PUBLIC LIABILITY POLICY - Policy Numbers: MXM0174588855 & NSUX25000039

This policy provides protection for DIA members against claims by third parties for legal liabilities following injury or damage to property whilst they are carrying out their instructional activities, subject to the policy terms and conditions and including a policy excess of £250. This can be in the classroom, in a vehicle or on private property where you are deemed to be responsible.

The sum insured is up to £20,000,000 (twenty million pounds) each and every claim.

PROFESSIONAL INDEMNITY POLICY - Policy Number: XSA0F296

This policy provides protection in the event of a claim being brought against a DIA member for errors or omissions with respect to professional advice, subject to the policy terms and conditions including a policy excess of £5,000. This can be for tuition either in the classroom or whilst delivering practical training.

Road traffic accidents fall under the cover provided by your motor insurance policy where the Road Traffic Act, or equivalent legislation, applies.

The sum insured is up to £5,000,000 (five million pounds) each and every claim.

TERRITORIAL LIMITS FOR UK RESIDENT DIA MEMBERS

Professional Indemnity cover of £5,000,000 applies globally (excluding the United States of America and Canada), subject to the policy terms, conditions and exclusions.

Public Liability cover of £20,000,000 applies in the United Kingdom and the European Union, subject to the policy terms, conditions and exclusions.

If you require further information, or need help understanding how the insurance applies to your training activities, please visit www.driving.org/help.

The above policies are renewable by the DIA on 25 June 2027.

It is the responsibility of individual DIA members to ensure that they have appropriate motor insurance for the nature of the training they provide, as this motor insurance provides the cover whilst the vehicle is in use where the Road Traffic Act, or equivalent legislation, applies.

It is the responsibility of individual DIA members to ensure that their membership remains valid and fully paid, that they hold the appropriate category of DIA membership for the training services they provide, and that their training activities are accurately declared and kept up to date at www.driving.org/pipl. If you would like confirmation of what your DIA membership covers, or need help understanding how the insurance may apply to your training activities, you can find guidance, answers to common questions and contact the DIA through our Help Centre at www.driving.org/help before undertaking those activities.

It is further the responsibility of members to ensure that they take every reasonable measure to communicate and mitigate the risks of driver and rider training, and in turn the risks of claims being pursued against the policies provided. As part of these measures, members should require all pupils or clients to sign a suitable risk waiver as standard practice. Example wording and downloadable risk waivers are available at www.driving.org/pipl.

Any claim, complaint, incident or circumstance that may give rise to a claim must be reported to the DIA as soon as reasonably possible. Members must not admit liability, agree to any settlement or contact insurers, brokers or claims handlers directly unless instructed to do so by the DIA.

Members raising claims who cannot provide evidence that they made reasonable efforts to communicate and mitigate the risks inherent in driver and rider training may find this could affect the outcome of a claim.

Carly Brookfield



Chief Executive Officer
Driving Instructors Association