Insurance for NZIDE Members

Key Risks for Driving Instructors and Driving Schools

Driving instructors rely heavily on their vehicles to operate their business. A vehicle accident, liability claim, can result in significant financial costs and business interruption. The core insurance covers recommended for NZIDE members are Commercial Motor Vehicle and Public Liability.

Commercial Motor Vehicle Insurance

Commercial motor insurance provides cover for accidental damage, theft, or loss of business vehicles. As vehicles are essential to day-to-day operations, consideration should also be given to Loss of Use cover to help manage the financial impact of being unable to use the vehicle following a claim.

Lumley Driving Instructor Motor Insurance Features

Comprehensive Cover

- Comprehensive cover for damage, theft or loss
- Sum insured plus GST basis (market value)
- Includes cover for signwriting, cameras and GPS units
- Covers replacement of dual-controls – Limit $5,000
- Automatic Roadside Rescue included in policy for vehicles under 3.5Tonne
- Student vehicles covered to a limit of $5,000 – No other insurance policy to be in place on that vehicle

Excess

- Standard excess: $500
- Nil Underage Excess
- Nil Windscreen and Window glass excess

Optional Cover

- Optional Loss of Use cover available, 45 days @ $100 per day or $200 per day. Additional premium required

Liability Exposures

Public Liability

- $1,000,000 or $2,000,000 limit.

Protects against legal liability for damage caused to a third party or third-party property, when not in a vehicle.

Key Takeaway

Driving instructors should ensure they have adequate protection not only for their vehicle as well as their liability.

A comprehensive motor policy supported by Public Liability cover provides a strong risk management foundation for driving schools and instructors

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