



# Risk Assessment Form

Last Updated: November 21, 2023

NAME OF TRAINING PROVIDER: Safe Drive Training (Aust) Pty ABN: 52 094 562 213

PHONE: 07 3299 7723 EMAIL: info@sdt.com.au

DATE OF BUSINESS COMMENCEMENT: 1995 WEBSITE: www.sdt.com.au

CONTACT PERSON: Joel Neilsen POSITION: Managing Director

## INSURANCE

Does the training provider have at least \$20,000,000 Public Liability Insurance coverage that will be current at the date of the training and covers the type of training being undertaken? ☒ YES ☐ NO

Does the training provider have at least \$1,000,000 Professional Indemnity Insurance coverage that will be current at the date of the training and covers the type of training being undertaken? ☒ YES ☐ NO

Has the training provider, provided copies of these policies or Certificates of Currency? ☒ YES ☐ NO

### TRAINING PROVIDER TO INSERT INFORMATION

- Safe Drive Training (at considerable expense) maintains both Public Liability Insurance (\$20,000,000.00) and Professional Indemnity Insurance (\$1,000,000.00) which most importantly covers and nominates this type of training course. WARNING: Some driver training schools don't fully disclose their activities to their insurer or use only Learner Driving Insurance which does not cover the training car unless the instructor is on-board.
- Training vehicles are fully insured for driver training (including use by young drivers under 25)
- Copies of our PL/PI insurance policies are attached to this document

## INSTRUCTOR QUALIFICATIONS

Do the instructors have the necessary qualifications and experience to conduct this training? ☒ YES ☐ NO

Do the instructors have a current First Aid Certificate and CPR qualifications? ☒ YES ☐ NO

If the training being undertaken is Accredited and National Recognised, do the instructors have the correct training qualifications for delivering this course and have undertaken the course they are delivering as a participant, prior to delivering as an instructor? Trainers must hold the qualification they are instructing. ☒ YES ☐ NO

If young people are attending the course, do the instructors hold Suitability Cards for Child Related Employment from the QLD Commission for Children and Young People ☒ YES ☐ NO

### TRAINING PROVIDER TO INSERT INFORMATION

- The majority of SDT instructors are licensed learn to drive instructors
- Senior Instructors also hold Cert IV Assessment and Training qualifications and are highly experienced and have completed the courses they deliver as participants prior to delivering them as instructors. Some of our instructors are leading race drivers, current or ex-Police and ex-teachers. We employ good communicators rather than just skilled drivers.
- All Safe Drive Training personnel must hold Senior First Aid Certificates and have current CPR Qualifications. A staff database is maintained to ensure all qualifications remain current.
- Safe Drive Training employ staff/instructors that hold Suitability Cards for Child Related Employment from the Commission for Children and Young People in Queensland.

## RELEVANT EXPERIENCE

Is the driver training provider experienced in delivering the type of training being undertaken? ☒ YES ☐ NO

### TRAINING PROVIDER TO INSERT INFORMATION

- **Safe Drive Training is Asia-Pacific's leading driver education provider:** Safe Drive Training offers a range of driver education products and training programs to private participants, education institutions, multinational companies (with global Health and Safety policies), local industry and government departments. SDT regularly conducts driver training projects across Australia and Papua New Guinea. Programs have been conducted in 24 countries including Malaysia, Indonesia, China, India, Singapore, Russia, Japan, Vietnam, New Zealand, Tonga, Bangladesh, Nepal, Solomon Islands, Fiji, Vanuatu, Laos, East Timor, Egypt, Taiwan, Thailand, the Philippines

- **Up to 2000 drivers complete Safe Drive Training programs annually across the Asia-Pacific region:** We have trained over 100,000 drivers since 1996 (importantly more than 60,000 novice drivers have benefited from our safe driving programs).
- **A member of peak industry bodies:** Safe Drive Training (Aust) Pty Ltd is a member of the IVV (the International Association for Driver Education) and the Australian Driver Trainers Association. Our Managing Director is a member of the Australian College of Road Safety and he has presented papers on driver education in Australia, Indonesia and Papua New Guinea.
- **Media Coverage:** Safe Drive Training enjoys a very high media profile with regular coverage in all forms of media. Our courses and input on road safety matters have been covered by all TV channels regional, statewide and national. Our instructors have appeared on Today (Channel 9 National), Sunrise (Channel 7 National), A Current Affair (Channel 9 National), Today Tonight (Channel 7 National), Landline (ABC National) and 60 Minutes (Channel 9 National)
- **Client list and testimonials:** our extensive client list of companies and schools that we provide training to and the numerous testimonials we have received, act as proof of our experience (see [www.sdt.com.au](http://www.sdt.com.au))

## SAFETY EQUIPMENT

All Driver Training providers must be responsible for the supply of their own safety equipment and not rely on the venue having suitable equipment available (as this equipment might be "out of order", missing important stocks or locked)

Does the driver training provider have access to a suitable First Aid Kit?	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Does the driver training provider have access to Fire Extinguishers?	<input checked="" type="radio"/> YES	<input type="radio"/> NO

TRAINING PROVIDER TO INSERT INFORMATION

SDT will supply one or more First Aid Kits and Fire Extinguishers (with current safety check stamp) of sufficient size and quantity for the expected participant numbers. We do not rely on equipment to be available at the venue nor to be provided by the organisation or school attending our training.

## VEHICLES USED FOR TRAINING

During practical driver training, mechanical failure and tyre failure are risks that require planning and management. In particular, low tyre pressure can cause tyre roll-off from the wheel which can lead to a crash or vehicle roll-over.

If participants in the defensive driver training course are using their own vehicles, will the training provider undertake safety check on each vehicle prior to the commencement of training, including measurement and recording of tyre pressures.	<input checked="" type="radio"/> YES	<input type="radio"/> NO
If the training provider is supplying vehicles, will the training provider undertake safety check on the vehicles prior to the commencement of training, including measurement and recording of tyre pressures.	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Do the course participants undertake an online drivers briefing and safety induction prior to the course which includes a questionnaire to ensure participants understand and agree to the code of conduct	<input checked="" type="radio"/> YES	<input type="radio"/> NO

TRAINING PROVIDER TO INSERT INFORMATION

- If participants intend to use their own vehicle for training, they are sent attendance information prior to the course that outlines the preparation they should make prior to arrival.
- The vehicles supplied by Safe Drive Training during these programs undergo regular maintenance and safety inspections. A vehicle database and servicing schedule is maintained. Vehicles undergo a daily pre-start check and safety inspection. Only licenced mechanics are used for repairs and servicing (no servicing is done in-house). Some training vehicles are fitted with dual controls and all have on-board fire extinguishers.
- In-vehicle Monitoring Systems are installed into some vehicles which can be used to record in-car conversations or problems encountered during the training. They also trigger in the event of reckless driving or a crash to film the activities as a black-box recorder

## EMERGENCY RESPONSE

Does the driver training provider have an emergency response plan including important contact numbers for local Police, Ambulance, Fire Brigade, Hospital and Doctors?	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Does the driver training provider have documented Standard Operating Procedures for the training being undertaken?	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Does the driver training provider hold a pre-course safety briefing with instructors and participants?	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Does the driver training provider have an Incident Reporting System?	<input checked="" type="radio"/> YES	<input type="radio"/> NO
Does the driver training provider have a Code of Conduct policies relating to sexual harassment, language and behaviour?	<input checked="" type="radio"/> YES	<input type="radio"/> NO

- I confirm that SDT has prepared a venue database that covers all training location we operate at. This provides our instructors with emergency contact details for all local services (Police, Ambulance, Fire, Doctor, Hospital).
- Our instructors are trained and inducted into our company and operate under Standard Operating Procedures that are documented and supplied to all staff.
- Our instructors conduct a pre-course safety briefing for both the theory and practical sessions, when possible participants also watch a pre-course safety video which clearly outlines acceptable and unacceptable behaviours and the safety procedures in case of an emergency.
- Our instructors have Incident Report Forms and are expected to report on near-miss or any incident which may occur. These forms are kept in a database and instructors are supplied with copies to prevent future incidents
- SDT instructors operate under strict employment contracts which include Code of Conduct policies relating to sexual harassment/language/behaviour and at no times are permitted to be alone with nor touch a student.

## ADDITIONAL INFORMATION

- Venues are chosen following comprehensive inspection and consultation to ensure they meet our training needs and provide a safe environment for participants and instructors.
- Photos of training venues and standard setup are included in our venue database for instructors to review.
- Venues are inspected before the commencement of each course, to look for potential hazards, obstructions and changes that may have occurred. If necessary training activities are modified to avoid new hazards.
- When bus transport is supplied for groups attending this program, we choose only reputable operators that supply seatbelt equipped buses.
- Practical outdoor training activities are terminated in bad weater. This applies if windspeeds exceed 50 km/h, temperatures drop below 5 °C or go above 38°C, for heavy fog, snow or during heavy rain or lightening storms
- SDT instructors are equipped with a tyre pressure gauge and disposable alcohol detector, which they are expected to have at-hand at all times. This allows them to check tyre pressures and also to conduct an alcohol test on any participant they suspect of being impaired.
- SDT has policies and procedure to remove or limit participation by any persons felt to be driving in a dangerous manner.
- Participants in the Safe Drive Test Drive program complete an enrolment form, confirming their licence is current and includes a Release & Indemnity Statement that highlights the activity they are undertaking has inherent risks.
- Physics in Motion Science Program: During the practical sessions of this program, students are where possible seperated from vehicles by a concrete wall. At venues where no wall exists, students are made to stand in a position which preceeds the area where the vehicle will manoeuvre. SDT staff maintain CB-radio links and can abort any demonstration. At certain times during the course students are asked to passenger in vehicles, to enable them to feel and measure the g-forces of acceleration, braking and steering. For one important demonstration conducted at less than 20km/h students do not wear seatbelts, at all other times students are required to wear a seatbelt.
- When participants ride as a passenger during demonstrations, vehicle speeds are restricted and the manoeuvres are conducted in safe areas. Seatbelts are worn, doors are locked and windows are closed.

I the undersigned hereby agree that the information provided in this document is true and accurate.

**NAME OF INSTRUCTOR:** Joel Neilsen **SIGNATURE:** 



**SAFE DRIVE TRAINING (AUST) PTY LTD**

**Email:** info@sdt.com.au **Global Internet Site:** www.sdt.com.au

**Brisbane Head Office:** Phone: +617 3299 7723 Fax: +617 3299 7528

**Postal Address:** PO Box 682 Waterford, Queensland 4133, Australia

**Offices/Partners across Australia and in Singapore, Indonesia, India and Romania**

## **IMPORTANT INFORMATION ABOUT INSURANCE COVERAGE**

TO WHOM IN MAY CONCERN

Please find attached our new Public Liability Insurance Certificate. This expires on 15/11/24.

You will note we have moved our PL to the same provider as our PI cover. Our insurance broker advises this, since having separate insurance often leads to arguments between insurers over coverage.

It is becoming increasingly difficult to obtain PL insurance for our industry. Many insurers now decline to cover driver training due to their perception of risk or previous claims made by other training providers. Our company has never made a PL or PI insurance claim (during our 27 years in business) and yet we find it very hard to secure PL coverage.

Therefore when considering your venue hiring fees, please consider that training schools can be spending \$10,000 - \$30,000 per year to maintain the cover required to hire such facilities.

Therefore it is very concerning when we hear rumours of other driver training providers with inadequate cover or falsifying their cover. The most common trick being to arrange PL and/or PI insurance and obtain the certificate of insurance, then to cancel the insurance policy and obtain a refund of the fees paid. But since the venue does not check with the insurance company on a regular basis, they do not learn that cover was cancelled and the Certificate of Insurance provided to them is not worth the paper it is printed on.

Our legal advice is to fully disclose to you our PL insurance application wording, that outlines the activities we have declared to our insurer. As such our insurer believes our business activities are:

### **Driver Training including**

- driver assessments
- junior driver training
- defensive driving
- advanced car control and skid pan training
- sports/performance driver coaching (including circuit training and drifting)
- 4WD gravel defensive
- 4WD off-road training

DEFENSIVE DRIVING 4WD OFF-ROAD TRAILER TOWING ATV TRAINING BEER & DRUG GOGGLES DRIVING SIMULATORS ROAD SAFETY EVENTS





Find us on:



**SAFE DRIVE TRAINING Pty Ltd**

Phone: +617 3299 7723  
Email: info@sdt.com.au  
Website: www.sdt.com.au

- trailer towing and reversing
- bus/truck/forklift training
- motorcycle rider training

This means we are **not currently insured** for any activity not listed above.

There are some driver training providers who hold inexpensive PL/PI insurance which covers only in-car training as conducted by learn-to-drive training schools. Since they have not requested or disclosed any other driver training activities they are actually not insured for other activities such as defensive driving, skidpan training or 4WD training.

If a training provider seeks to expand its services and run other driver training or even motoring or motorsport activities it needs to advise its insurer and check coverage will still be provided. It is believed that some driver training providers are conducting performance driving and motorsport events without the correct PL/PI coverage and this exposes the venue to liability, since the venue has allowed the activity to take place without checking the PL/PI certificates provided actually covers the activities being conducted.

It is very hard to obtain or very expensive to obtain PL insurance for motorsport and high speed driving. Often the entrant in such an event is unaware that their vehicle is not insured for the activity they have entered. Any activity that involves racing or high speeds with timing is not covered by vehicle insurance. Some insurers don't cover a vehicle for driving on a racetrack for any reason (even safe driving courses or programs).

For the sake of our industry, I urge you to review the PL insurance certificates of your venue hirers and to contact their insurer to ensure that they are aware of the activities the training provider is conducting and to do this on a regular basis.

Otherwise more insurance providers will see our industry as "high risk" and refuse coverage and all driver training businesses will be forced to close. Leaving your venue with no revenue from such activities.

Regards,



Joel Neilsen B.Eng(Civil)  
Managing Director  
Safe Drive Training (Aust) Pty Ltd

# DUAL

## CERTIFICATE OF INSURANCE

**CLASS OF BUSINESS:** General Liability

**POLICY NUMBER:** AU00065744-000

**POLICYHOLDER:** Safe Drive Training (Aust) Pty Ltd

**BUSINESS:** Training Consultant

**INSURANCE PERIOD:** From 4:00 pm on 15/11/2023 to 4:00pm 15/11/2024  
Australian local time in the State or Territory where this **policy** was purchased

**INDEMNITY LIMIT:**  
**Public Liability**  
\$20,000,000 any one **occurrence**  
**Products Liability**  
\$20,000,000 in the aggregate during any one **insurance period**

**DEDUCTIBLE:** \$500

**INSURER:** DUAL Australia Pty Limited for and on behalf of certain underwriters at Lloyd's

**UNIQUE MARKET REFERENCE:** B0180PNF2301382

**INTERESTED PARTIES:** Nil

**SIGNATURE:**



Damien Coates – Chief Executive Officer, DUAL Asia Pacific  
DUAL Australia Pty Ltd is an agent underwriting for and on behalf of certain underwriters at Lloyd's.  
For detail in relation to Lloyd's Ratings, please visit [www.lloyds.com](http://www.lloyds.com) for more information.

DUAL Australia Pty Limited  
[dualenquiries@dualaustralia.com.au](mailto:dualenquiries@dualaustralia.com.au)  
[www.dualaustralia.com.au](http://www.dualaustralia.com.au)  
Part of DUAL International Group



## CERTIFICATE OF INSURANCE

**CLASS OF BUSINESS:** Professional Indemnity

**POLICY NUMBER:** AU00042309-001

**POLICYHOLDER:** Safe Drive Training (Aust) Pty Ltd

**PROFESSIONAL BUSINESS:** Registered Training Organisation, Driving School / Trainer, Safety Consultant, Training Consultant

**INSURANCE PERIOD:** From 4:00 pm on 10/08/2023 to 4:00pm 10/08/2024  
Australian local time in the State or Territory where this **policy** was purchased

**INDEMNITY LIMIT:** \$1,000,000 any one **claim** and  
\$2,000,000 in the aggregate during the **insurance period**

**DEDUCTIBLE:** \$1,000 inclusive of **defence costs** by the **insured** for each **claim**

**RETROACTIVE DATE:** Unlimited excluding any known claims or circumstance

**INSURER:** DUAL Australia Pty Limited for and on behalf of certain underwriters at Lloyd's

**INTERESTED PARTIES:** Nil

**UNIQUE MARKET REFERENCE:** B1736DU2300001

**SIGNATURE:**

A handwritten signature in black ink, appearing to be "DC", written over a horizontal line.

Damien Coates – Chief Executive Officer, DUAL Asia Pacific  
DUAL Australia Pty Ltd is an agent underwriting for and on behalf of certain underwriters at Lloyd's.  
For detail in relation to Lloyd's Ratings, please visit [www.lloyds.com](http://www.lloyds.com) for more information.

DUAL Australia Pty Limited  
[dualenquiries@dualaustralia.com.au](mailto:dualenquiries@dualaustralia.com.au)  
[www.dualaustralia.com.au](http://www.dualaustralia.com.au)  
Part of DUAL International Group



# Certificate of Currency

## Employer's information

<b>Employer name</b>	SAFE DRIVE TRAINING (AUST) PTY LTD
<b>Trading name</b>	SAFE DRIVE TRAINING
<b>ABN</b>	52 094 562 213
<b>ACN</b>	94562213
<b>Policy number</b>	WBA001021804
<b>Insurance type</b>	Accident Insurance Policy

## Statement of coverage

This certificate issued on **25 July 2023** is a Certificate of Currency, which provides cover under the *Workers' Compensation and Rehabilitation Act 2003* for:

- (a) the employer's legal liability for compensation; and
- (b) the employer's legal liability for damages.

The amount of insurance under the workers' compensation scheme is unlimited subject to the provisions of the *Workers' Compensation and Rehabilitation Act 2003* and the *Workers' Compensation and Rehabilitation Regulation 2014* and the employer's compliance with their requirements. In some instances, non-compliance can jeopardise an employer's insurance cover but will not prevent an injured worker from being compensated pursuant to the Act.

This Certificate of Currency is issued for the insurance period from **01 July 2023 to 30 June 2024**.

## WorkCover industry classification

**821913 - Adult, Community & Other Education n.e.c.**

For more information, please contact us on 1300 362 128 or visit our website at [worksafe.qld.gov.au](https://worksafe.qld.gov.au).